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Housing Element General Plan

January 2003

Adopted by the Planning Commission
on November 6, 2002
Res. No. 02.033

Adopted by the City Council
on January 14, 2003
Res. No. 03-4823.1

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City of Concord General Plan Housing Element

January 2003

City of Concord
Department of Planning and Economic Development
1950 Parkside Drive
Concord, California 94519

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Executive Summary

This document presents the City of Concord's updated Housing Element, for the 1999 to 2006 planning period. It includes extensive background information, in accordance with State Law requirements, as well as updated policies, programs, and 'quantified objectives' to guide the City's development decision making and resource allocation in relation to housing through 2006. The City's previous Housing Element was adopted in 1990.

The document is organized in six chapters, which are summarized below:

1. Introduction and Overview

This chapter provides a brief overview of the State's requirements regarding Housing Elements, as well as an overview of the process that was followed in Concord to ensure widespread participation in the update effort.

2. Regional Housing Needs, 1999–2006

This chapter gives a brief description of the 'Regional Housing Needs Process,' which is mandated by the State and overseen in the Bay Area region by the Association of Bay Area Governments. Through this process, each jurisdiction in the State is given a 'fair-share' housing need determination, which it must then demonstrate is feasible for development within the planning period. The planning period for the current Housing Element update in the Bay Area is from January 1999 through June 2006. Table 2.2 on page 9 provides a detailed listing of what has already been achieved since January 1999 in comparison to the City's fair-share need numbers, identifying the remaining housing need for the City between now (January 2003) and June 2006. A summary of that table is provided below. Income categories, listed along the column headings, are defined on page 9 and quantified for the year 2001 on page 25.

Table 1.1 Summary of Concord's Remaining Fair-Share Housing Needs, 1999–2006*

Jurisdiction	Very Low	Low	Mod	Above Mod	Total Units
ABAG Fair Share Need	453	273	606	987	2,319
Total Units Built/Under Construction, Approved or Under Review (since 1/99)	125	73	65	1308**	1,571
Remaining Need	328	200	541	0	1,069

*See Table 2.2 on page 9 for complete details.

**The 321 above moderate units built in excess of the fair-share requirement do not count toward the fulfillment of the total required units.

3. Housing Needs Analysis

The third chapter provides an overview of the City's population and employment growth, household characteristics, and housing characteristics. It also provides an analysis of housing affordability (housing costs in relation to local incomes) and special housing needs (such as seniors, people with disabilities, and large families). In accordance with State law requirements, this chapter also includes a discussion of 'opportunities for energy conservation.' Key findings from the housing needs analysis include:

- Concord continues to have a growing population, although the rate of growth is slowing and the City is growing more slowly than the County as a whole.
- The City's population is increasingly diverse, with a growing Hispanic population.
- Families in Concord are getting larger.
- Concord's population is becoming both younger and older, with more residents under the age of 20 and more residents over the age of 55, with fewer residents age 20 to 35.
- Concord has an increasing variety of special housing needs, including the need for more senior housing, housing for large families, and housing to meet the needs of people who are homeless or at risk of homelessness due to the increasing gap between local incomes and housing costs.
- The City will continue to be an important regional jobs center, with projected job growth slightly outpacing projected population growth.
- Concord's housing stock is getting older, with the deterioration and potential loss of existing housing becoming an issue of increasing concern. Well over half of the City's housing stock is over 30 years old.
- Home prices and rents in Concord and the Bay Area as a whole increased rapidly in the last two years, resulting in a trend of decreased affordability, as local salaries and wages have not kept pace with local housing costs. Current income estimates indicate that the percentage of people in Concord who qualify as 'very low' or 'low' income has increased from just over 30 percent of the population in 1990 to nearly 50 percent of the population in 2000. Given incomes and housing costs, current estimates are that more than 70 percent of current residents in the City could not afford to buy a home here today, and nearly 45 percent could not afford to rent a two-bedroom apartment.

4. Assessment of Resources and Constraints Affecting Housing Production

This chapter looks at the resources that are available to support housing development in Concord, as well as potential constraints that might exist either due to governmental regulations (e.g., land use controls) or non-governmental factors (e.g., construction costs or access to financing). In particular, the assessment focuses on factors that may facilitate or hinder the development of housing that is affordable to lower income groups. An important part of the assessment is looking at the inventory of sites that are available for residential development. The City of Concord's inventory of Key Housing Opportunity Sites is listed in Table 4.1 on page 51. It indicates that there are approximately 61 acres of land in the City and the development potential is approximately in the range of 1,270 units.

Additionally, there are another 179 acres of vacant and underutilized residential and mixed-use sites in the City listed in Tables 4.2 and 4.3 (that could accommodate another 1,864 units through reuse and redevelopment.) Together, these sites could realistically accommodate approximately 3,134 housing units.

5. Evaluation of the 1990 Housing Element

This chapter provides a detailed review of the goals, policies and programs in the City's 1990 Housing Element, assessing what was achieved as well as what was not achieved, and why, providing direction and recommendations for the update effort. 'Assessment Summaries' are provided within the chapter for each major policy area included in the Element.

6. Housing Goals, Policies and Five-Year Action Plan

The final chapter of the Housing Element lists the updated housing goals, policies and implementing programs for the City of Concord, responding to the assessment of the 1990 Housing Element as well as the key issues, trends, opportunities and constraints outlined in the Housing Needs Analysis and Assessment of Resources and Constraints.

There are five goal areas defined in the Housing Element:

- Goal 1: Housing Supply and Mix
- Goal 2: Quality Neighborhoods
- Goal 3: Meeting Special Needs
- Goal 4: Equal Housing Opportunities
- Goal 5: Historic Preservation

For each goal, a series of policies are defined, with implementing programs for each policy, as appropriate. Responsibilities, budget and timeframe are specified and quantified objectives are established to guide program implementation. Table 6.2 on page 143 provides a summary of the quantified objectives.

Lastly, the **Appendices** provide important supporting information, including a map of the Key Housing Opportunity Sites (KHOS), Vacant and Underutilized Parcels (**Appendix A**) as well as Land Inventories of the KHOS, Vacant and Underutilized Parcels with Residential Potential (**Appendices B, C, and D**). A list of New and Rehabilitated Units that received assistance from the City between 1989 and 1998 is provided in **Appendix E**, and a Summary of the Environmental Assessment prepared for the Draft Housing Element is included in **Appendix H**. The summary reports from each of the two Community Workshops that were held as part of the Housing Element update process are provided in **Appendices I and J**.

Chapter 1: Introduction and Overview

What is a Housing Element?

Every jurisdiction in California, including the City of Concord, must have a General Plan. The General Plan serves as the ‘constitution’ for development in the city. It is a long-range planning document that describes goals, policies and programs to guide development decision making. Once the General Plan is adopted, all development-related decisions must be consistent with the plan. If a development proposal is not consistent with the plan, it must be revised or the plan itself must be amended. The current General Plan in Concord was adopted in 1994. It has been amended six times since, most recently in July 1999.

Every community’s General Plan must, by law, contain seven ‘elements,’ or parts of the plan that address defined sets of issues. The State-mandated elements of the General Plan include Land Use, Circulation, Housing, Conservation, Open Space, Noise and Safety. In Contra Costa County, all jurisdictions are required to have a Growth Management Element as well. The ‘elements’ in Concord’s General Plan are Land Use; Growth Management; Transportation/Circulation; Public Services; Parks, Open Space and Conservation; Public Health and Safety; and Housing.

The Housing Element focuses on the community’s housing needs and strategies for meeting those needs. The Housing Element:

- Documents housing-related conditions and trends;
- Provides an assessment of housing needs;
- Identifies resources, opportunities and constraints; and
- Establishes policies, programs and quantified objectives to address housing needs.

Concord’s previous Housing Element was adopted on October 30, 1990, and amended in January 1993. Chapter 2 of this document provides an evaluation of the 1990 Housing Element.

Overview of State Law Requirements

State law establishes requirements for all portions of the General Plan. However, for the Housing Element, the State requirements tend to be more specific and extensive than for other elements.

Frequency of Review and Update

While jurisdictions must review and revise all elements of their General Plan on a regular basis to ensure that they remain up to date (approximately every ten years), State law requires that Housing Elements be reviewed and updated at least every five years. The process of updating Housing Elements is to be initiated by the State through the 'regional housing needs' process, as described below and in Chapter 3. Prior to the update for the 1999–2006 planning period, the last time the State initiated the regional housing needs process was in 1990.

Housing Element Contents

State law is also quite specific in terms of what the Housing Element must contain:

- “An assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs.”
- “A statement of the community’s goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.”
- “A program which sets forth a five-year schedule of actions...to implement the policies and achieve the goals and objectives.”

Most importantly, the Housing Element must:

- Identify adequate sites with appropriate zoning densities and infrastructure to meet the community’s need for housing (including its need for low- and very low-income households, mobile homes, farmworker housing and homeless shelters); and
- “Address, and where appropriate and legally possible, remove governmental constraints” to housing development.

It is also important to note that State law requires a community’s General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements.

The Five-year Action Plan

In establishing housing programs, the Housing Element sets forth a 'Five Year Action Plan' that details the actions, or 'programs,' that will implement the goals and policies. For each program, the Action Plan must identify the agency responsible, the timeframe for implementation, and the number of units that will be constructed, rehabilitated or conserved, or number of households that will be assisted, as a result of the program.

The primary areas of housing need that must be addressed in the Action Plan include:

- Ensure adequate sites
- Provide assistance to support affordable housing
- Conserve and improve the existing affordable housing stock
- Address and remove governmental constraints
- Promote equal housing opportunities
- Preserve assisted housing

“Regional Fair-Share” Housing Requirement

One unique aspect of State Housing Element law is the idea of 'regional fair share.' As explained in more detail in Chapter 3, every Housing Element must demonstrate that the local jurisdiction has made adequate provision to support the development of housing at various income levels (very low, low, moderate and above moderate) to meet its 'fair share' of the existing and projected regional housing need. The 'fair-share' requirement for Concord and all other jurisdictions in the Bay Area is determined through a State-mandated process that is overseen by the Association of Bay Area Governments (ABAG).

Review by State HCD

State law requires that every updated Housing Element be submitted to California's Department of Housing and Community Development (HCD) to ensure compliance with the State's minimum requirements. This 'certification' process is unique among the General Plan elements.

Housing Elements are submitted twice to HCD for review and comment: once during development of the Housing Element (in draft form), and again after adoption of the Housing Element by the local jurisdiction. The first review period requires 60 days and must take place prior to the adoption deadline. The second review requires 90

days and takes place after the adoption deadline. It is after the second review that written findings regarding compliance are submitted to the local government.

The Housing Element Update Process

Every jurisdiction in the Bay Area must review and update its Housing Element to comply with State requirements.

The Housing Element process in Concord has involved a number of groups and individuals in the process of reviewing current housing conditions and needs and considering potential housing strategies. In total, approximately 150 members of the public have attended the workshops and study session leading to development of the Draft Housing Element, including representatives of groups with special housing needs, tenant and low-income groups, landlords, developers and neighborhood residents as well as City staff members and decision makers. Meetings held as part of the update process include:



City Advisory Team Meetings. Meetings with City staff have provided an opportunity to review the City's policies, programs, land inventory and housing opportunity sites; as well as to make sure that Housing Element policies and programs are consistent with other City efforts and that they are realistic and achievable.



Community Workshops and Study Session. Two community workshops provided opportunities for public participation in the update process. The first workshop was held on June 28, 2001 and the second on July 19, 2001. A third opportunity for input was provided in a Joint Study Session with the City Council and Planning Commission on July 24, 2001.



State Review. The California Department of Housing and Community Development (HCD) reviewed and determined that Housing Element meets State requirements and has 'certified' the Housing Element as indicated in their letter, dated March 7, 2003 (**Appendix L**).



Planning Commission and City Council Hearings. Prior to adoption of the Housing Element in 2003, a series of public hearings were held before the Planning Commission and City Council to provide an opportunity for public comments. Public hearings were held in November 2001, November 2002 and January 2003.

1999-2000

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Chapter 2: Regional Housing Needs, 1999–2006

About the Regional Housing Needs Process

Every city and county in the State of California has a legal obligation to respond to its 'fair share' of the projected future housing need in the region in which it is located. For Concord and other Bay Area jurisdictions, the regional housing need is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State. In accordance with State law, ABAG has determined the fair share of the regional housing need that must be planned for by each jurisdiction during the 1999 to 2006 planning period. That need is divided into four income categories of housing affordability (in accordance with State law). ABAG's allocations are based on an analysis of:

- The vacancy rate in each city and the existing need for housing it implies;
- The projected growth in the number of households;
- The local and regional distribution of income; and
- The need for housing generated by local job growth.

Table 2.1 Regional Housing Needs Determinations for Contra Costa County, 1999–2006

Jurisdiction	Total Need*	Very Low Income	Low Income	Moderate Income	Above Mod. Income
<i>Antioch</i>	4,459	921	509	1,156	1,873
<i>Brentwood</i>	4,073	906	476	958	1,733
<i>Clayton</i>	446	55	33	84	274
Concord	2,319	453	273	606	987
<i>Danville</i>	1,110	140	88	216	666
<i>El Cerrito</i>	185	37	23	48	77
<i>Hercules</i>	792	101	62	195	434
<i>Lafayette</i>	194	30	17	42	105
<i>Martinez</i>	1,341	248	139	341	613
<i>Moraga</i>	214	32	17	45	120
<i>Oakley</i>	1,208	209	125	321	553
<i>Orinda</i>	221	31	18	43	129
<i>Pinole</i>	288	48	35	74	131
<i>Pittsburg</i>	2,513	534	296	696	987
<i>Pleasant Hill</i>	714	129	79	175	331
<i>Richmond</i>	2,603	471	273	625	1,234
<i>San Pablo</i>	494	147	69	123	155

Jurisdiction	Total Need*	Very Low Income	Low Income	Moderate Income	Above Mod. Income
San Ramon	4,447	599	372	984	2,492
Walnut Creek	1,653	289	195	418	751
Unincorp. County	5,436	1,101	642	1,401	2,292
County Total	34,710	6,683	3,782	8,596	15,649

* Total need consists of 'jurisdictional need' and 'Sphere of Influence' (SOI) need. Concord's jurisdictional need is 2,224; its SOI need is 95, for a total need of 2,319. Source: Association of Bay Area Governments, 2000

Concord's 'Fair Share' of the Regional Housing Need

Table 2.1 on page 7 summarizes the housing need determinations for all of the jurisdictions in Contra Costa County. Concord's 'fair share' of the regional housing need has been determined to be:

- 453 units affordable to *very-low-income* households
- 273 units affordable to *low-income* households
- 606 units affordable to *moderate-income* households
- 987 units affordable to *above-moderate-income* households
- 2,319 units TOTAL¹

These numbers represent approximately 6 to 7 percent of the total countywide need in each category.

The ABAG Regional Housing Needs Determination figures for all jurisdictions in the Bay Area can be found on the ABAG website at <http://www.abag.ca.gov>.

What the Numbers Mean

Because local jurisdictions are rarely if ever involved in the actual construction of housing units, the fair-share numbers establish goals that should be used to guide planning and development decision making. Specifically, the numbers establish a gauge to determine whether the City is allocating adequate sites for the development of housing (particularly housing at higher densities to achieve the housing goals for lower income households). Beyond this basic evaluation of sites (which must be serviced by necessary infrastructure facilities), the City must review its land use and development policies, regulations and procedures to determine if any of them are

¹ This includes 2,224 units of 'jurisdictional need' and 95 units of housing need in the City's 'Sphere of Influence' area (SOI). ABAG methodology for the Regional Housing Needs Determination assigned 75 percent of the housing allocation in unincorporated 'spheres of influence' to the cities, and the remaining 25 percent to the counties. The 95 units in this category reflect 75 percent of the housing that will be needed for the population growth projected in Concord's SOI.

creating unreasonable constraints on housing development to meet its fair-share need. Furthermore, the City must demonstrate that it is actively supporting and facilitating the development of housing affordable to lower income households.

Income Limits

The regional housing need is subdivided into four income groups. Income limits are updated annually by the US Department of Housing and Urban Development (HUD) for each county. For many State and local programs, the State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits are similar to those used by HUD. Income categories are:

- *Very-Low-Income Households*—households earning less than 50% of median household income.
- *Low-Income Households*—households earning 50–80% of median household income.
- *Moderate-Income Households*—households earning 80–120% of the median household income.
- *Above-Moderate-Income Households*—households earning more than 120% of the median household income.

The graphic on page 29 shows the income limits for Contra Costa County by household size. The most recent HCD income limits, by county and size of household, can be accessed online at <http://www.hcd.ca.gov>.

Progress towards Meeting the Need

The planning period for the current Housing Element cycle extends from January 1999 through July 2006. Units built after January 1, 1999 as well as currently approved units may be counted towards meeting Concord's new regional housing need numbers.

Table 2.2 Concord's Unmet Housing Need, 1999–2006

Project Name	Very Low	Low	Mod	Above Mod	Total Units
Built or Under Construction					
Amber Grove Subdivision	0	0	0	27	27
Amber Hills	0	0	0	26	26
Apple Group Apartments	0	0	0	8	8
Caldera Place Apartments	5	0	7	0	12
California Street Apartments	0	0	6	0	6
Callenico Senior Apartments	0	0	18	0	18
Crystyl Ranch	0	0	0	454	454

Project Name	Very Low	Low	Mod	Above Mod	Total Units
Ellis Street Townhomes	15	1	0	0	16
Kestrel Place Apartments	0	0	12	0	12
Legacy Apartments	0	0	0	259	259
Montecito	0	0	0	183	183
Parkside Subdivision (DeSilva Group)	0	0	0	61	61
Vintage Brook Senior Apartments	75	72	1	0	148
Ygnacio Alberta Residential	0	0	0	9	9
Other SFR Projects Combined	0	0	0	120	120
Subtotal	95	73	44	1,147	1,359
Approved					
Green Gables Court Subdivision	0	0	0	5	5
Jordan Court I	0	0	0	4	4
Kunz Minor Subdivision	0	0	0	4	4
Oakmont Senior Living	30	0	0	111	141
Ridgewood Estates	0	0	0	8	8
Ridge View Estates	0	0	0	6	6
Vintage Place Residential Subdivision	0	0	0	18	18
Subtotal	30	0	0	156	186
Currently Under Review					
La Vista Court	0	0	0	5	5
La Vista Apartments	0	0	21	0	21
Subtotal	0	0	21	5	26
Total Built/Under Construction, Approved or Under Review	125	73	65	1308***	1,571
ABAG Fair Share Need	453	273	606	987	2,319
Remaining Need	328	200	541	0	1,069

* Units listed in the 'Very Low' and 'Low' income categories include only those units that have been built with rental or price restrictions in place to ensure their affordability to households in these income groups. The moderate income category includes units that have been built with rental or price restrictions as well as unregulated multi-family units (with the exception of the Legacy Apts.), which based on rental survey data, are expected to be affordable to households in this income range. All other unregulated units are listed as 'Above Moderate.'

** Montecito was developed in the City's Sphere of Influence area and subsequently annexed. It meets and exceeds the City's '95 units' of SOI housing need.

*** The additional 321 above moderate units provided over the fair-share requirement for above moderate units do not count toward the total units produced.

Table 2.2 summarizes the number of units in Concord that have been built since January 1999 as well as units that are currently under construction, have been approved or are under review. It then compares these unit figures to the regional housing need numbers for the City. As shown, the City has already built or approved 1,571 housing units since January 1999 (26 of these units are currently in review, and 1,545 have been officially approved or built). However, the total needed units are considered by income category, the City has a remaining need of 1,069 units (because excess units in the above-moderate-income category do not reduce the need in the lower income categories). As shown, the City has already built or approved enough units to meet its 'Above Moderate Income' housing need for the 1999–2006 period. The number of units that have been built or approved in the other income

categories is still significantly below the regional need, especially in the moderate-income category.

However, in addition to new construction, the City has had significant achievements in improving the quality of older deteriorated buildings and, in the process, securing long-term affordability for lower income households. Since January 1999, City programs have resulted in the acquisition and/or rehabilitation of 708 housing units, including 684 units that now carry an affordability restriction to ensure that they remain affordable to very-low- (144 units), low- (537 units) and moderate-income (3 units) households. Although these units do not pass the State's stringent test for meeting the City's fair-share housing need (in accordance with Assembly Bill 438), it is illustrative to note that if the units were to count towards meeting the fair-share housing requirements, the City would have met its fair-share need for low-income housing in excess of 337 units (610 units of low-income housing created, in comparison to 273 units of fair-share need). **Table 2.3** lists acquisition and rehabilitation projects that have been completed or approved since January 1999 which have resulted in long-term affordability restrictions on the rehabilitated units. For a complete list of rehabilitated units, from 1989 to 1998, please see **Appendix E**.

The City believes that its acquisition and rehabilitation programs are essential to the long-term quality and affordability of its housing stock (especially its affordable, multi-family housing stock). It hopes to encourage revisions to State legislation so that these efforts can be recognized and accounted for in the fair-share housing process (see Program 2.1d on page 128).

Table 2.3 Acquisition/Rehabilitation Units with Affordability Restrictions since January 1999

Project/Program Name	Project Type	Funding Assistance	Very Low	Low	Mod	Above Mod	Total Units
Camara Circle	MF Rental	RDA, HOME, Tax-Exempt Bonds, AHP	48	3		1	52
Maplewood & Golden Glen	MF Rental	RDA, HOME, Tax-Exempt Bonds, 4% Tax Credits	77	12		2	91
Victoria Apartments	MF Rental; HIV/AIDS	RDA, HOPWA	4	8			12
Jordan Court	MF Rental	RDA, Density Bonus	2	3			5
Driftwood/Clayton Crossings	MF Rental	Tax-Exempt Bonds		296			296
Greenbriar/Sunridge Apts.	MF Rental	Tax-Exempt Bonds		199			199
Multi-Family Rehab Loan Program	MF Rental	RDA	21	14			35
SF Home Repair Loans	Owner	RDA, CDBG	10	2	3		15
Mobile Home Repair Loans	Owner	CDBG	3				3
Totals			165	537	3	3	708

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Chapter 3: Housing Needs Analysis

Population and Employment

Population Trends

The City of Concord's population increased 9.4 percent between the 1990 and 2000 US Census, with an additional 10,432 individuals added to the population for a total population in the year 2000 of 121,780 (see Table 3.1). Based on California Department of Finance estimates (which undercounted population growth in Concord during the 10-year period), most of the growth occurred in the latter part of the decade, with the largest growth registered in 1998 and 1999.

Contra Costa County grew at nearly double Concord's rate during the 10-year period, increasing its population by over 18 percent, for a year 2000 total population of nearly 950,000. Like Concord, the largest population increases for the County were recorded in 1998 and 1999. The fastest growing areas in the County were east of Concord, in the communities of Antioch (a 44 percent increase in population between 1990 and 2000), Clayton (a 36 percent increase) and Brentwood (a 137 percent increase).

Table 3.1 Population for Concord and Contra Costa County, 1990–2000

Year	City of Concord				Contra Costa County			
	Population DOF	Population Census	Increase	Percent increase	Population DOF	Population Census	Increase	Percent Increase
1990	111,308	111,348			803,732	803,732		
1991	111,705		397	0.4%	815,680		11,948	1.5%
1992	111,702		-3	0.0%	829,247		13,567	1.7%
1993	111,580		-122	-0.1%	843,718		14,471	1.8%
1994	112,275		695	0.6%	856,002		12,284	1.5%
1995	111,929		-346	-0.3%	863,335		7,333	0.9%
1996	112,030		101	0.1%	872,631		9,296	1.1%
1997	112,840		810	0.7%	887,065		14,434	1.7%
1998	114,171		1,331	1.2%	908,950		21,885	2.5%
1999	115,525		1,354	1.2%	924,427		15,477	1.7%
2000	114,932	121,780	-593	-0.5%	930,025	948,816	5,598	0.6%
Total DOF Change:		3,624		3.3%		126,293		15.7%
Total Census Change:		10,432		9.4%		145,084		18.1%

Source: 1990 US Census, 2000 US Census, California State Department of Finance Population Estimates

Population Projections

The Association of Bay Area Governments (ABAG) projects that Concord will grow to a population of 128,000 people by the year 2020 (Table 3.2). This represents a 9.6 percent increase over the 20 year period, or an average annual growth rate of approximately 0.5 percent. During this same period, the population in Contra Costa County is projected to increase 24 percent, representing an average annual growth rate of 1.2 percent. In both cases, the ABAG projections indicate a decreasing rate of growth over the twenty-year period, from a projected growth rate of 2.6 percent for Concord in the 2000–2005 period, to a projected growth rate of 1.7 percent in the 2015–2020 period.

Table 3.2 also provides ‘Adjusted Projections’ since the *ABAG 2000 Projections* were developed prior to the 2000 US Census and, like the Department of Finance estimates, are based on an under-estimate of the year 2000 population in Concord. The ‘Adjusted Projections’ column shows what the projected population would be using the Census 2000 population count of 121,780 for the base year and applying the periodic growth rates from the ABAG projections.

Table 3.2 ABAG Population Projections, 2000–2020

Year	Projected Population	% Increase	Adjusted Projections
2000	116,800		121,780
2005	119,800	2.6%	125,000
2010	123,500	3.1%	128,800
2015	125,900	1.9%	131,250
2020	128,000	1.7%	133,500

Source: ABAG Projections 2000; “Adjusted Projections” are based on the US Census 2000 population count and growth rates from ABAG Projections 2000.

Age

The age distribution of a population can indicate the special housing needs and the direction of future housing development in a community. For example, a community with a large proportion of seniors will have different housing needs than a community with a predominance of young families.

The recently released 2000 census figures for population by age (see Table 3.3 on page 15) indicate that nearly 11 percent of Concord’s population is 65 years of age or older, with a median age of 35. This represents a slightly older population than in 1990, when approximately 9.4 percent of the population was 65 or over and the City’s median age was just under 34. However, at the same time that Concord has been growing older, it has also been growing younger, with nearly 28 percent of the population under the age of 20 in the year 2000. The only two age groups that

actually declined in overall numbers, as well as in percentage of the overall population, was between the ages of 20 to 24 (dropping from 8,377 people to 7,848 people) and 25 to 34 (dropping from 22,351 people to 18,837).

These age trends coupled with other demographic and economic trends discussed in this section indicate that the City will face an increased need for senior housing as well as a need for family housing, particularly for young families. It is likely that the drop in the young adult population in Concord is due to the affordability crisis of recent years, with many young families unable to afford a home in the area.

Table 3.3 Population by Age Group, 1990 and 2000

Age	1990 Population	%	2000 Population	%
<i>Under 5</i>	8,529	7.7%	8,625	7.1%
<i>5 to 9</i>	7,377	6.6%	8,887	7.3%
<i>10 to 14</i>	7,274	6.5%	8,336	6.8%
<i>15 to 19</i>	6,989	6.3%	8,057	6.6%
<i>20 to 24</i>	8,377	7.5%	7,848	6.4%
<i>25 to 34</i>	22,351	20.1%	18,837	15.5%
<i>35 to 44</i>	18,967	17.0%	21,078	17.3%
<i>45 to 54</i>	12,280	11.0%	16,946	13.9%
<i>55 to 59</i>	4,687	4.2%	5,718	4.7%
<i>60 to 64</i>	4,112	3.7%	4,382	3.6%
<i>65 to 74</i>	6,537	5.9%	6,943	5.7%
<i>75 and over</i>	3,868	3.5%	6,123	5.1%
Total	111,348		121,780	

Source: 1990 and 2000 US Census

Ethnicity

Concord has become increasingly diverse during the 1990s. As shown in Table 3.4 below, the City of Concord's population in 1990 was 84 percent White, with persons of Hispanic origin representing 11.5 percent of the population. In 2000, the percentage of Whites in Concord has dropped to just over 70 percent, with nearly 22 percent of the population being Hispanic or Latino and over 9 percent Asian.

Table 3.4 Population by Race and Ethnicity, 1990 and 2000

Race or Ethnic Group	1990		2000	
<i>White</i>	93,565	84.0%	86,114	70.7%
<i>Black/African American</i>	2,624	2.4%	3,706	3.0%
<i>American Indian/Alaskan Native</i>	763	0.7%	929	0.8%
<i>Asian</i>	9,185	8.2%	11,438	9.4%
<i>Native Hawaiian and Other Pacific Islander</i>	483	0.4%	612	0.5%
<i>Other race</i>	4,728	4.2%	11,752	9.7%

Race or Ethnic Group	1990		2000	
<i>Two or more races</i>	na	na	7,229	5.9%
<i>Hispanic or Latino (of any race)</i>	12,765	11.5%	26,560	21.8%
Total Population	111,348		121,780	

Source: 1990 and 2000 US Census. 'Two or more races' was not introduced until the 2000 Census; 'Hispanic or Latino (of any race)' replaced the previous designation of 'Persons of Hispanic Origin' in the 2000 Census.

Household Characteristics

Household Types

The Bureau of the Census defines a household as all persons who occupy a housing unit, including families, single people, or unrelated persons. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

The number of households in Concord increased 3.5 percent between 1990 and 2000, adding 1,497 additional households for a total of 44,020 households in 2000. As shown in Table 3.5 below, nearly 69 percent of households in 2000 were families and 31 percent were not. Most of the City's non-family households were people living alone, with about a third of those being individuals age 65 or over (representing about 7 percent of all households).

Table 3.5 Households by Type, Year 2000

Total Households:	44,020	98.9% of total pop.
<i>Family Households</i>	30,322	68.9% of hhold pop.
<i>With children under 18 yrs</i>	15,144	34.4% of hhold pop.
<i>Non-family Households</i>	13,698	31.1% of hhold pop.
<i>Householder living alone</i>	10,228	23.2% of hhold pop.
<i>Persons in Group Quarters (non-households)</i>	1,354	1.1% of total pop.
<i>Institutionalized</i>	706	0.6% of total pop.
<i>Non institutionalized</i>	648	0.5% of total pop.

Source: 2000 Census

Household Size

The average household size in Concord has increased in the past ten years, from 2.65 in 1990 to 2.74 in 2000, as shown in Table 3.6 on page 17. The average family size has also increased, from 3.10 in 1990 to 3.22 in 2000. By comparison, the average household size in Contra Costa County has increased from 2.64 in 1990 to 2.72 in 2000. According to ABAG's *Projections 2000*, the average household sizes in both the City and the County are expected to remain relatively steady through the year 2020,

dropping slightly to an average of 2.67 in Concord and increasing slightly to 2.75 in Contra Costa County as a whole.

Table 3.6 Average Household and Family Size, 1990–2000

	1990 Avg. Size	2000 Avg. Size	% Change
<i>Households</i>	2.65	2.74	3.40%
<i>Families</i>	3.10	3.22	3.87%

Source: 1990 and 2000 Census

Employment Trends

Job growth in Concord outpaced population growth during the 1990s, and is projected to continue outpacing population growth in the next twenty years. According to ABAG's *Projections 2000*, Concord's total jobs of 58,110 in 1990 increased to a projected 65,480 in 2000, an increase of 7,370 jobs or 12.7 percent (see **Table 3.7** on page 18). The number of employed residents during the same period increased from 61,694 in 1990 to a projected 63,800 in 2000, an increase of 2,106 or 3.4 percent. If these projections are accurate (census data on employment is not yet available), Concord now has, for the first time, more jobs than employed residents (the ratio of jobs to employed residents in 1970 was 0.58). This is a trend that is expected to continue into the future. Although Concord will, over time, represent a smaller percentage of the total jobs in Contra Costa County, it will remain an important regional jobs center while Contra Costa County as a whole will continue to have a surplus of employed residents in comparison to jobs, indicating a daily outflow of workers to other parts of the Bay Area.

Employment growth in Concord is occurring primarily in the service sector, followed by manufacturing and wholesale jobs and 'other' jobs (**Table 3.8** on page 18). The service sector includes personal and business services, repair, recreation, health, education, legal, social, engineering, accounting, research, management and hospitality. 'Other' includes jobs in construction, transportation, communications, finance, insurance, real estate and government. These jobs will encompass many highly paid professional, technical, and managerial positions as well as low-paying part-time jobs. Wage and salary information is discussed under 'Income and Housing Affordability Analysis,' on page 24.

Table 3.7 Jobs and Employed Residents, Concord and Contra Costa County, 1990–2020

	1990	2000	2010	2020	% Change, 1990–2020
Jobs					
<i>City of Concord</i>	58,110	65,480	73,340	82,960	43%
<i>Contra Costa County</i>	314,550	360,090	429,460	500,680	59%
Employed Residents					
<i>City of Concord</i>	61,694	63,800	70,200	75,400	22%
<i>Contra Costa County</i>	409,351	475,900	568,700	639,300	56%
Jobs/Employed Residents					
<i>City of Concord</i>	0.94	1.03	1.04	1.10	17%
<i>Contra Costa County</i>	0.77	0.76	0.76	0.78	1%

Source: ABAG Projections 2000

Table 3.8 Job Growth by Sector in Concord, 1990–2020

	1990	2000	2010	2020	% Change, 1990–2020
<i>Agriculture and Mining</i>	480	580	540	570	19%
<i>Manufacturing/Wholesale</i>	8320	10150	11140	12280	48%
<i>Retail</i>	12400	13250	13600	14790	19%
<i>Service</i>	16740	19040	23150	28040	68%
<i>Other</i>	20170	22460	24910	27280	35%

Source: ABAG Projections 2000

Housing Characteristics

Housing Unit Production, 1990–2000

The 2000 US Census counted 45,083 housing units in Concord, an increase of 3.2 percent (1,392 units) from the 1990 figure of 43,691 units. Detailed breakdown of the census' housing data is not yet available. However, applying the percentage distribution of the Department of Finance's 2000 estimate (which was 148 units lower than the census count), provides the breakdown listed in Table 3.9 below.

Table 3.9 Units by Housing Type, City of Concord, 1990–2000

Housing Type	1990	% of total	2000	% of total	Change, 1990–2000	% of Total Change 1990–2000
<i>Single-Family Detached</i>	25,767	59.0%	26,599	59.0%	+832	59%
<i>Single-Family Attached</i>	2,749	6.3%	2,795	6.2%	+46	3%
<i>Multi-Family 2-4 Units</i>	2,568	5.9%	2,570	5.7%	+2	0%
<i>5+ Units</i>	11,173	25.6%	11,676	25.9%	+503	36%

Housing Type	1990	% of total	2000	% of total	Change, 1990–2000	% of Total Change 1990–2000
Mobile Homes	1,434	3.3%	1,443	3.2%	+9	1%
Total	43,691		45,083		+1,392	

Source: Estimate based on Census 2000 total housing unit count and unit-type breakdown from the California Department of Finance housing estimates for 2000

Construction of new units by type was roughly proportional over the ten-year period, resulting in a unit type breakdown in 2000 nearly identical to that in 1990. A review of housing numbers by year (Table 3.10 below) indicates relatively steady construction of new single-family units over the ten-year period (1999 having the highest construction rate), while multi-family unit construction was more sporadic, with the highest construction rates in the early part of the decade (1990 and 1991), limited construction in the mid-1990s, and then a rebound in construction in 1999.

Table 3.10 Annual Growth In Housing Units by Type, 1990–2000

Year	Single Family	% Change	Multi-Family	% Change	Total	% Change
1990	28,516		15,175		43,691	
1991	28,587	0.2%	15,453	1.8%	44,040	0.8%
1992	28,640	0.2%	15,662	1.4%	44,302	0.6%
1993	28,739	0.3%	15,676	0.1%	44,415	0.3%
1994	28,824	0.3%	15,683	0.0%	44,507	0.2%
1995	28,900	0.3%	15,683	0.0%	44,583	0.2%
1996	28,956	0.2%	15,683	0.0%	44,639	0.1%
1997	29,004	0.2%	15,683	0.0%	44,687	0.1%
1998	29,117	0.4%	15,678	0.0%	44,795	0.2%
1999	29,231	0.4%	15,655	-0.1%	44,886	0.2%
2000	29,394	0.6%	15,689	0.2%	45,083	0.4%

Source: California Department of Finance estimates; year 2000 estimates based on Census 2000 total housing unit count and unit-type breakdown from the California Department of Finance housing estimate for 2000

Tenure

‘Tenure’ refers to whether a housing unit is rented or owned. According to the 2000 census figures, there were 27,542 owner-occupied units in Concord (61 percent of all occupied units) and 16,478 renter-occupied units (37 percent of the total) in the year 2000 (see Table 3.11 on page 20). This is a very slight increase in the percentage of owner-occupied units in comparison to 1990 (when 59 percent were owner-occupied and 38 percent were rented).

Vacancy

The vacancy rates for housing in Concord, as indicated by the 2000 census, are shown in Table 3.11. Vacancy rates have decreased significantly since 1990, when the census recorded a vacancy rate of 4.06 percent. In 2000, the total vacancy rate was recorded at 2.4 percent, with the vacancy rate for owner-occupied units at 0.5 percent. This indicates a very tight housing market in which demand for units exceeds the available supply. In general, a higher vacancy rate is considered necessary by housing experts to assure adequate choice in the marketplace and to temper the rise in home prices. According to the Bay Area Council and Association of Bay Area Governments, a five percent rental vacancy rate is considered necessary to permit ordinary rental mobility. In a housing market with a lower vacancy rate, tenants will have difficulty locating appropriate units and strong market pressure will inflate rents. A two percent vacancy rate for owned housing is considered normal. Concord's estimated vacancy rates in 1989 were 4.4 percent for rental housing and 1.3 percent for owned housing. Thus the 1990s have seen a significant tightening in the local housing market, a phenomenon that has been experienced in many Bay Area communities.

Table 3.11 Housing Tenure and Vacancy, 2000

	Units	%
Occupied Units	44,020	97.6
<i>Owner Occupied</i>	27,542	62.6%
<i>Renter Occupied</i>	16,478	37.4%
Vacant Units	1,063	2.4%
<i>For seasonal, recreational or occasional use</i>	118	0.3%
Homeowner Vacancy Rate	-	0.5%
Rental Vacancy Rate	-	2.3%
Total	45,083	100%

Source: 2000 US Census

Age and Condition of the Housing Stock

Concord's housing stock is aging. As shown in the estimated breakdown of housing units by age and occupancy status in Table 3.12, more than half of the existing homes in Concord were built more than 30 years ago. Twenty-eight percent were built more than 40 years ago.

The estimates shown are based on the 1990 breakdown of housing units by age, updated with construction data for 1990-2000 (summarized in Table 4.9) and year 2000 census data on total units and occupancy status.

Table 3.12 Age of Housing by Occupancy Status, 2000 (estimate)

Age	Renter Occupied	Owner Occupied	Vacant Structures	Total	% of Total Units in Age Category
41+ Years	3,451 (28%)	8,667 (70%)	298 (2%)	12,416 (100%)	28%
31–40 Years	4,197 (35%)	7,664 (63%)	292 (2%)	12,153 (100%)	27%
21–30 Years	5,016 (42%)	6,590 (55%)	300 (3%)	11,906 (100%)	26%
11–20 Years	3,305 (46%)	3,771 (52%)	140 (2%)	7,216 (100%)	16%
Less than 10 Years	509 (37%)	850 (61%)	33 (2%)	1,392 (100%)	3%

Source: 1990 US Census data on housing age; City of Concord building statistics (1990–2000); and US Census 2000 unit count and occupancy status breakdown.

Housing condition issues are particularly problematic in the Monument Corridor area of the city, where a large number of rental units have deteriorated due to age and lack of maintenance. The City has been working with resident groups in this area to address the issue, implementing a mandatory multi-family inspection program to ensure code enforcement in multi-family developments.

Based on a windshield survey, records from the City's Neighborhood Code Enforcement and Multi-family Mandatory Housing Inspection Program, and staff experience, the City estimates that approximately 38 percent of units in the City are in need of minor rehabilitation, 2 percent are in need of major rehabilitation, and 0.8 percent are in need of replacement. Table 3.13 summarizes these estimates.

Table 3.13 Units in Need of Rehabilitation or Replacement

	In Need of MINOR Rehabilitation	In Need of MAJOR Rehabilitation	In Need of Replacement
Owner Occupied	8,000 (29%)	500 (2%)	150 (0.5%)
Renter Occupied	9,000 (55%)	500 (3%)	200 (1.0%)
Total	17,000 (38%)	1,000 (2%)	350 (0.8%)

Source: City of Concord Neighborhood Services

The City also provides a variety of rehabilitation loan programs, including single-family home repair loans, mobile home repair loans, emergency repair and accessibility grants, exterior enhancement rebates, weatherization and home security grants for seniors, and a multi-family rehabilitation loan program. Through its various rehabilitation loan programs, the City has helped improve more than 1,050 units since 1988, with 871 now regulated at affordable rent levels. Rehabilitation of deteriorated units is expected to continue to be an issue for the City and an

important focus for the City’s housing programs as it is an important means through which housing conditions can be improved and affordability expanded for families with children.

Overcrowding

Overcrowded housing is defined by the US Census as units with more than one inhabitant per room, excluding kitchen and bathrooms. Year 2000 census data on overcrowding is not yet available. Table 3.14 provides data on overcrowding from the 1990 census. In 1990, the incidence of overcrowding in Concord was 2.3 percent for owner-occupied units, and 9.7 percent for rental units, reflecting nearly the same incidence of overcrowding that occurred in the County as a whole that year. However, it is likely that 1990 census counts of overcrowding underestimated the actual occurrence, as households living in overcrowded situations were unlikely to provide accurate data on other household members who might be living in the unit illegally or in violation of their rental agreement.

It is also likely that the incidence of overcrowding has *increased* over the 1990 levels, given the increase in housing prices relative to local incomes, the increase in the average household and family size, and the very low vacancy rates reported in the preliminary census statistics. An increase in overcrowding has been identified as an issue by staff working in the City’s Multi-Family Housing Inspection Program.

Table 3.14 Overcrowded Housing Units by Tenure, 1990

	Occupied Units	Overcrowded Units	% Overcrowded
Owner Occupied			
Concord	25,559	598	2.3%
Contra Costa County	202,894	5,979	2.9%
Renter Occupied			
Concord	16,381	1594	9.7%
Contra Costa County	97,394	9,462	9.7%

Source: 1990 U.S. Census

Addressing the issue of overcrowding will require the construction of new units and rehabilitation of existing units to meet the needs of larger families, a correction in the local balance between supply and demand so that the market returns to a more functional vacancy rate level, and addressing the gap between local incomes and housing prices. The recent ‘softening’ of the housing market being experienced in the Bay Area due to the economic slowdown both regionally and nationally will address some of these issues, but continued policy direction in promoting housing development to meet the needs of lower income households and larger families—as

well as encouraging the development and rehabilitation of more units to meet demand—will also help alleviate the issue of overcrowding.

Jobs/Housing Balance

There are different ways to examine the balance between jobs and housing in the City. One way is to define it as the ratio resulting from the absolute numbers of jobs divided by the absolute numbers of housing in the City. However, since many households are comprised of two working adults, a jobs/housing ratio of 1.0 does not necessarily connote a 'balance' between housing and jobs. Another way to view jobs/housing balance is to compare total employment (i.e., the number of jobs that exist in Concord) with the number of employed residents (whether their jobs are in Concord or elsewhere). This helps to account for the numerous two wage-earner households that exist in Concord. When total employment equals resident employment, with a jobs/employed resident ratio of 1.0, a more accurate measure of balance results than when the comparison is between the number of jobs and the number of houses, because it accounts for the numerous two wage-earner households in existence throughout Concord.

Table 3.15 provides data on the past (1990), current (2000) and projected (2010, 2020) ratios for jobs and employed residents in Concord. Data on housing for 1990 and 2000 are also included.

There are many benefits from a balance between jobs and employed residents ratio of 1.0, including improved air quality, less congested freeways, reduced fuel consumption, reduced expenditures on major transportation projects, a labor supply more closely matched to local employment needs, and savings in travel time for both businesses and individuals. However, a 1.0 ratio between jobs and employed residents does not guarantee a reduction in commute trips. The analysis presented here does not address the issue of matching housing costs and types to the needs and incomes of the community's workforce. Cities can continue to exchange workers regardless of a one-to-one correlation of employed residents to total jobs. Although Concord has expanded its jobs base, many residents still commute elsewhere to work, while many of the people who work in Concord are living in other communities, due to housing costs and availability or other lifestyle choices. The issue of housing costs in comparison to household incomes is discussed in the next section.

Table 3.15 Jobs, Employed Residents, and Housing, 1995–2020

Year	Total Jobs	Employed Residents	Jobs/ Employed Resident	Total Housing Units	Jobs/ Housing Ratio	Employed Residents/ Housing Unit
1990	58,110	61,694	0.94	43,691	1.33	1.41
2000	65,480	63,800	1.03	45,083	1.45	1.42
2010	73,340	70,200	1.04	-	-	-
2020	82,960	75,400	1.10	-	-	-

Source: 1990 and 2000 US Census (for 1990 data and 2000 housing counts; ABAG Projections 2000 for all other.

Income and Housing Affordability Analysis

An adequate supply of affordable housing, including rental and owned housing, is essential to satisfying the housing needs of all economic segments of Concord's existing and projected population. When housing affordability erodes, many residents are affected. Those on fixed incomes are not able to keep up with rising rents; local employees move further away from their jobs in search of affordable housing in other communities; and many households postpone home improvements and new investments, and/or devote an increasing proportion of their monthly budget to meeting housing costs. Overcrowding also increases as people turn to sharing homes and apartments to reduce monthly costs.

A lack of affordable housing also impacts the local economy as employers experience difficulty in attracting and retaining qualified employees who are in turn finding it increasingly difficult to find housing in the local area that they can afford.

The analysis of housing affordability requires consideration of trends in household income in comparison to trends in housing prices and rents, trying to quantify as best as possible the incidence of overpayment for housing costs, or what might be termed 'the affordability gap' between the structure of local wages and salaries and the costs of local housing.

Household Income

Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income.

Table 3.16 presents Concord's distribution of household income in 1989 (based on 1990 census data) and the year 2000 and 2005 (estimates from Claritas, Inc.). Table 3.17 presents average household income data for Concord and other Contra Costa County jurisdictions from 1990 through the year 2020 (projections from the

Association of Bay Area Governments). Table 3.18 shows the income distribution for 1990 based on the State and Federal income limit definitions (see definitions on page 9), and an estimate of the distribution for year 2001 based on year 2001 household income estimates. Note that all of the data provided, with the exception of 1989/1990 data, are *estimates* or *projections*. Income data from the 2000 Census is not yet available.

Table 3.16 Household Income Distribution, 1989–2005

	1989	2000 (estimate)	2005 (estimate)
<i>less than \$15,000</i>	13.2%	9.4%	8.6%
<i>\$15,000 to \$24,999</i>	12.7%	10.2%	10.1%
<i>\$25,000 to \$34,999</i>	14.7%	9.8%	9.2%
<i>\$35,000 to \$49,999</i>	20.8%	16.3%	15.3%
<i>\$50,000 to \$74,999</i>	24.0%	23.7%	21.3%
<i>\$75,000 to \$99,999</i>	9.9%	15.1%	15.2%
<i>\$100,000 to \$149,999</i>	4.1%	11.5%	13.0%
<i>\$150,000 and above</i>	0.7%	4.0%	7.4%

Source: 1990 US Census and Claritas, Inc., year 2000 and 2005 income estimates.

Table 3.17 Average (Mean) Household Incomes, Concord and Selected Contra Costa County Jurisdictions, 1990–2020

Jurisdiction	1990	2000	2010	2020
<i>Antioch</i>	59,800	63,200	77,500	88,600
<i>Clayton</i>	87,800	104,200	113,500	123,100
Concord	57,400	65,100	72,000	77,400
<i>Danville</i>	112,000	135,300	152,400	165,400
<i>Martinez</i>	61,100	74,700	82,200	86,900
<i>Orinda</i>	129,400	148,000	161,000	176,900
<i>Pittsburg</i>	48,600	50,900	58,800	67,300
<i>Pleasant Hill</i>	65,300	78,100	89,000	95,500
<i>Richmond</i>	47,500	53,000	60,600	65,500
<i>Walnut Creek</i>	70,500	81,100	89,400	97,100
County Total	67,800	79,000	89,400	99,300

Source: Association of Bay Area Governments, 2000; figures are in constant 1995 dollars.

Table 3.18 Income Distribution by Income Limit Categories, 1990 and 2001 (estimate)

	1989	2001 (est.)
Very Low Income (less than 50% of median)	18.6%	29.4%
Low Income (50 to 80% of median)	12.7%	23.2%
Moderate Income (80 to 120% of median)	25.9%	23.4%
Above Moderate Income (over 120% of median)	42.8%	24.0%

Source: Association of Bay Area Governments, Housing Needs Determinations, 1989; year 2001 estimated distribution based on household income estimates from Claritas, Inc. and year 2001 income limit data from HCD.

As these tables show, although the average household income in Concord has been increasing, the number of Concord households that fall into the low- and very-low-income categories has also increased, from approximately 31 percent of Concord households in 1990 to an estimated 52 percent of Concord households in 2001. This is largely because the rate of increase for household incomes in the County has outpaced the rate of increase for household incomes in Concord. As a result, the median household income by which the countywide income categories are defined has increased at a faster pace than the household incomes in Concord. In 2001, the median household income in Contra Costa County for a family of four is \$71,600, compared to an estimated median household income in Concord in 2001 of \$54,070.

Projections for the next twenty years (Table 3.17) indicate that the trend of household incomes in the County increasing at a faster pace than household incomes in Concord is expected to continue. The Association of Bay Area Governments projects that the City's average (mean) income will rise from \$57,400 in 1990 to a projected \$77,400 in 2020 (an increase of 35 percent), while the average income in the County will climb from \$67,800 in 1990 to \$99,300 in 2020, an increase of 46 percent.

Housing Costs

As in the rest of the Bay Area, home prices and rents have increased substantially in Concord during the late 1990s and 2000/2001. Average sales prices from recent years are summarized in Table 3.19, with comparative median price data from Concord and surrounding communities in Table 3.20.

Table 3.19 Average Home Sales Price, City of Concord, 1998–2001

Year	Single-Family Home		Townhome/Condominium	
	Average Sales Price	% Change	Average Sales Price	% Change
1998	\$203,900		\$ 96,200	
1999	\$232,849	14.2%	\$105,297	9.5%
2000	\$288,620	24.0%	\$137,032	30.1%
2001	\$324,163	12.3%	\$161,571	17.9%

Source: Contra Costa County Association of Realtors.

Table 3.20 Median Sales Prices 1999–2001, Concord and Surrounding Communities

City	Median Sales Price Aug 1999	Median Sales Price May 2001	% Change Aug 1999 to May 2001
<i>Antioch</i>	\$177,000	\$257,000	45.2%
Concord	\$195,000	\$291,000	49.2%
<i>Danville</i>	\$520,000	\$714,750	37.5%
<i>Lafayette</i>	\$506,000	\$636,591	25.8%
<i>Martinez</i>	\$220,500	\$315,000	42.9%
<i>Moraga</i>	\$441,000	\$635,000	44.0%
<i>Orinda</i>	\$561,000	\$775,000	38.1%
<i>Pinole</i>	\$187,500	\$305,000	62.7%
<i>Pittsburg</i>	\$159,500	\$229,500	43.9%
<i>Pleasant Hill</i>	\$257,500	\$365,000	41.7%
<i>Richmond</i>	\$160,000	\$230,000	43.8%
<i>San Pablo</i>	\$149,000	\$216,250	45.1%
<i>San Ramon</i>	\$373,500	\$530,000	41.9%
<i>Walnut Creek</i>	\$320,000	\$456,000	42.5%
<i>Contra Costa County</i>	\$223,250	\$298,500	33.7%

Source: California Association of Realtors

In Concord, home prices for detached single-family homes increased from an average of \$189,362 in 1989 to an average of \$324,163 in 2001, a net increase of 71 percent. While home prices dipped in the early part of the 1990s, the rate of increase between 1998/1999 and 2000/2001 has been extremely high, with the average sales price increasing nearly 50 percent in Concord between August 1999 and May 2001. Similar rates of increase were experienced in many Contra Costa County jurisdictions as well as elsewhere in the Bay Area. Townhome and condominium sales prices have also increased, from an average sales price of \$96,200 in 1998 to \$161,571 in 2001, an increase of 68 percent for the three-year period (Table 3.19).

However, the median sales price of all homes in Concord is significantly below the median sales price of homes in many surrounding communities (Table 3.20). This difference is due to several factors including, but not limited to, the slightly older housing stock in Concord, the higher percentage of condominiums and townhomes, and fewer executive homes.

Table 3.21 provides data on average rents in Concord, for apartments in complexes with 50 units or more (data provided by RealFacts, a real estate data service). Similar to home prices, rents in Concord and elsewhere in the Bay Area increased significantly in the years 1999, 2000 and 2001, with rents increasing more than 33 percent on average during the three-year period. While this rate of increase was lower than the rate of increase on sales prices, the impacts of these increases are perhaps

even more significant as they tend to affect households with lower incomes, including elderly and others on fixed incomes, who are less able to absorb the increased monthly costs of rent increases.

Table 3.21 Average Rent by Unit Type in Apartment Complexes, 1999–2001

Type of Unit Bed/Bath	Apr–Jun 1999	Oct–Dec 1999	Jan–Mar 2000	Apr–Jun 2000	Oct–Dec 2000	Jan–Mar 2001	% Change Apr 1999– Mar 2001
Studio (0/1)	\$686	\$750	\$761	\$833	\$960	\$965	41%
1 Bedroom, 1 Bath	\$738	\$780	\$807	\$864	\$949	\$963	30%
2 Bedroom, 1 Bath	\$821	\$871	\$907	\$973	\$1,109	\$1,131	38%
2 Bedroom, 2 Bath	\$983	\$1,064	\$1,100	\$1,214	\$1,316	\$1,310	33%
3 Bedroom, 2 Bath	\$1,087	\$1,093	\$1,103	\$1,205	\$1,290	\$1,294	19%
Total Average	\$841	\$903	\$930	\$1,004	\$1,107	\$1,118	33%
Overall Occupancy	97.7%	97.7%	97.1%	98.8%	97.5%	-	-
Vacancy	2.3%	2.3%	2.9%	1.2%	2.5%	-	-

Source: Real Facts; reflects average rents in apartment complexes of 50 units or more.

Ability to Pay for Housing

It is generally expected that people can afford to pay about a third of their income on housing. It is therefore critical to understand the relationship between household income and housing costs to determine how affordable—or unaffordable—housing really is.

The graphic on the following page lists the ‘income limits’ for households in Contra Costa County. These are the income levels that define a household as ‘very low income,’ ‘low income,’ ‘moderate income’ or ‘above moderate income.’ They are based on the median income in the county, by size of household. The graphic also includes examples of job classifications and household compositions that would fit within each income category.

Table 3.22 (on page 30) then translates each of the income categories into ‘affordable rents’ and ‘affordable home prices.’ These are the rents and home prices that a household earning that level of income could be expected to pay if they were to spend approximately a third of their income on housing. The exact amount that they could pay would of course depend on the amount of downpayment they could afford and the specific terms of their mortgage. These are rough calculations, meant as ‘indicators’ only. They assume a 10 percent downpayment and interest rate of 7.5 percent.

Contra Costa County 'Income Limits'

with household income examples



Truck Delivery Driver
Single Dad, One Child



Retail Clerk
Full-time, Single,
No Children



Medical Assistant
Married, Stay-at-Home Spouse



Elementary School Teacher
3 Years Experience,
Single Dad, One Child



Registered Nurse
Single Mom, Two Children



Firefighter
Married, Stay-at-Home
Spouse, One Child

Family Size	Very Low Income (50% of median and below)	Low Income (up to 80% of median)	Median Income	Moderate Income (up to 120% of median)	Above Moderate Income (over 120% of median)
1	\$ 25,050	\$ 37,700	\$ 50,100	\$ 60,150	over \$ 60,150
2	28,650	43,050	57,300	68,700	over \$ 68,700
3	32,200	48,450	64,450	77,300	over \$ 77,300
4	35,800	53,850	71,600	85,900	over \$ 85,900
5	38,650	58,150	77,350	92,750	over \$ 92,750



Childcare Worker
Single Mom,
Two Children



911 Emergency Dispatcher
Single Mom,
One child



Police Officer
Married, Stay-at-Home
spouse, Two Children



Landscape Gardener
Married,
Stay-at-Home
Spouse



Admin Assistant
Working
Spouse,
Three
Children



Health Care Professional
Married,
Working
Spouse,
Two Children

Source: US Department of Housing and Urban Development.

Table 3.22 Affordable Rents and Home Prices, 2001

Family Size	VERY LOW INCOME	Can Afford...		LOW INCOME	Can Afford...		MODERATE INCOME	Can Afford...	
		Rent	Home Price		Rent	Home Price		Rent	Home Price
1	\$25,050	\$626	\$92,778	\$37,700	\$943	\$139,630	\$60,150	\$1,504	\$222,778
2	\$28,650	\$716	\$106,111	\$43,050	\$1,076	\$159,444	\$68,700	\$1,718	\$254,444
3	\$32,200	\$805	\$119,259	\$48,450	\$1,211	\$179,444	\$77,300	\$1,933	\$286,296
4	\$35,800	\$895	\$132,593	\$53,850	\$1,346	\$199,444	\$85,900	\$2,148	\$318,148
5	\$38,650	\$966	\$143,148	\$58,150	\$1,454	\$215,370	\$92,750	\$2,319	\$343,519
6	\$41,550	\$1,039	\$153,889	\$62,450	\$1,561	\$231,296	\$99,650	\$2,491	\$369,074
7	\$44,400	\$1,110	\$164,444	\$66,750	\$1,669	\$247,222	\$106,500	\$2,663	\$394,444
8	\$47,250	\$1,181	\$175,000	\$71,050	\$1,776	\$263,148	\$113,400	\$2,835	\$420,000

Source: US Department of Housing and Urban Development, effective April, 2001 (not including Affordable Rent calculations)

Incidence of Overpayment

Households 'overpay' for their housing when they must pay more than 30 percent of their income on housing. Because income and housing cost data from the 2000 census are not yet available, the most reliable data on the incidence of overpayment in Concord is from the 1990 census. Table 3.23 summarizes the 1990 data on overpayment in Concord, broken down by tenure. As shown in the table, approximately 46 percent of renters were overpaying for housing (i.e., paying greater than 30 percent of their income on housing) in 1990, while approximately one-third of owners were overpaying for housing. Given the household income trends and housing cost trends discussed previously, it is reasonable to conclude that the incidence of overpayment for very-low-, low- and moderate-income households has increased during the past ten years.

Table 3.23 Housing Overpayment by Tenure, 1990

	Percent of Households*
Renters	
Paying less than 20%	23%
Paying 20% to 30%	28%
Paying 30% or more	46%
Owners	
Paying less than 20%	44%
Paying 20% to 30%	26%
Paying 30% or more	29%

Source: 1990 U.S. Census

* NOTE: Percentages do not add to 100, as some households were not included in the computation.

Special Housing Needs

In addition to the general housing needs of the population, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special housing needs be addressed: people who are homeless; seniors; people with disabilities; large families; female-headed households; and farmworker households. For these groups, the Housing Element should take into account any local factors that create an extraordinary need for housing, and should quantify those needs as best possible.

Seniors

Senior households can be defined in part by the age distribution and demographic projections of the population. As shown on **Table 3.3** and discussed on page 14, nearly 11 percent of Concord's population is 65 years of age or older. This represents a slightly older population than in 1990, when approximately 9.4 percent of the population was 65 or over.

Senior Households by Tenure

In 1990, 25 percent of all households in Concord included individuals age 65 and over (the percentage of household with individuals age 65 and over is higher than the percentage of the population that is 65 and over because most family households include multiple persons under the age 65). Fifteen percent of Concord households were senior householders age 65 and over, and of those 75 percent owned their home, while 25 percent were renters. The 2000 Census has reported that 21 percent of all households in Concord included individuals age 65 or over. Eighteen percent of Concord households were senior householders, and of those 6,184 or 80 percent were homeowners and 1,548 or 20 percent were renters.

Seniors have a wide range of housing needs, including barrier-free design; second units on lots with existing homes; shared living arrangements; access to shopping, transit and community facilities; congregate care housing, skilled nursing facilities, and housing assistance programs. Seniors also tend to prefer smaller, low-maintenance units over larger units and single-family homes. According to a private study conducted by Haran Hall Limited, the average senior unit in the Bay Area houses 1.2 persons as compared to the average household size in Concord of 2.74.

The issue of affordable housing is critical to many seniors, especially to those who are renters and/or living alone. In 1990, approximately 4 percent of the senior households in Concord were below the poverty level. In July 2001, 255 seniors in

Concord were receiving Section 8 assistance, accounting for 24 percent of those receiving such assistance.

In the past planning period, the City actively supported senior housing developments, providing assistance to the California Hill Apartments, constructed in 1992 (153 rental units for seniors, 31 of them affordable to very-low-income seniors), and the Vintage Brook Senior Apartments, currently under construction (148 units, of which 147 will be affordable to low- and very-low-income seniors). While the number of units produced within the planning period was lower than expectations, the production of assisted units for seniors was significantly higher than the production of assisted units for the non-senior population.

Female-Headed Households

Female-headed households have increased as proportion of the population as a result of a higher percentage of women in the workforce, a higher divorce rate and an increase in the number of women choosing to raise a family without a spouse present. According to the 2000 census data, there were 5,399 female-headed households in Concord in 2000 (representing 12 percent of all households). Of these, 3,008 had their under-18 children living with them (10 percent of all family households).

Although the income gap between men and women in comparable jobs is slowly narrowing, males typically earn more than their female counterparts. Males are also less likely to be the head of a household with children, without a spouse present. Information on household income levels is not yet available from the 2000 census. The 1990 data showed 19 percent of female-headed households with children in Concord living below the poverty level.

Female-headed households need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Households with female heads, like large households, may have difficulty in finding appropriate-sized housing. And despite fair housing laws and programs, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, especially the elderly, low- and moderate-income individuals, and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category.

Concord responds to the needs of female-headed households through its Fair Housing Program, striving to eliminate discrimination against female-headed households, as well as through its ongoing support for childcare programs for low-income families citywide. Funds received from building fees are used to fund activities related to

childcare, including building more facilities and assisting lower income women in setting up their own childcare. The City provides approximately \$55,000 a year to the program, which allows for the creation of about 10 new childcare services a year. The funds also support training programs for approximately 200 childcare providers a year.

The housing needs of some female-headed households are also met through the Section 8 assistance program. There were 761 female-headed households in Concord receiving Section 8 assistance in July 2001, representing 71 percent of the total households receiving Section 8 assistance in Concord.

People with Disabilities

People with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. 'Barrier-free design' housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group.

The 1990 census indicated that approximately 5 percent of people age 16 and up in Concord had a mobility or self-care limitation, and 7 percent of people age 16 to 64 had a work disability. Approximately 17 percent of the 65 and over population had a mobility or self-care limitation. Updated figures from the 2000 census are not yet available. However, as the 1990 numbers demonstrate, many seniors experience mobility impairments and other disabilities. These further affect their housing needs and choices. Non-seniors with disabilities may also require special accommodations that must be tailored to their specific needs.

Perhaps the most important thing to keep in mind in regard to housing for people with disabilities is that there are a wide range of different disabilities, and different people with the same 'disability' may have very different levels of functioning which affect their housing needs and choices. People with disabilities include parents who are raising families, teenagers who are members of large families, seniors living with their spouses or children, and young people who desire to live on their own.

Local housing policies should promote barrier-free design in all housing so that people with disabilities have a similar range of housing choice as people without disabilities.

Concord has undertaken a variety of programs in response to the housing needs of people with disabilities, including ensuring that senior housing developments give special attention to the mobility limitations of seniors. All 153 units in the California Hill Senior Apartments are wheelchair accessible and are equipped with grab bars in

the bathrooms, and 82 of the 148 units in the Vintage Brook Senior Apartments, currently under construction, will be wheelchair accessible. The City provided financial assistance, as well as granted density bonuses, to both of these new construction senior projects. The City also provided financial assistance for Caldera Place, a 12-unit apartment project for very-low- and low-income people with disabilities being developed by Resources for Community Development. Furthermore, two multi-family acquisition and rehabilitation projects assisted by the City—Riley Court Apartments and Maplewood & Golden Glen Apartments—both included two units equipped for people with disabilities. The City also provided assistance to the Respite Inn to complete the rehabilitation work needed to bring their single-family property up to the necessary standards to qualify as a respite facility, including installation of accessibility ramps and railings.

The City also offers an Accessibility Assistance Program with grants of up to \$1,500 to low-income elderly and disabled homeowners to make their homes more accessible. Accessibility improvements funded through the program include providing grab bars and railings in baths and hallways and building ramps for easier access. Approximately eleven households received accessibility grants during the planning period. In addition some homeowners that have received single-family rehabilitation loans from the City have used a portion of the funds to make accessibility improvements.

The City has also supported the development of housing to serve people with developmental disabilities, providing financial assistance to three projects: 1) Concord Residential Club, a 20-unit apartment complex for very-low- and low-income people with developmental disabilities; 2) the Respite Inn, a facility that offers care to developmentally disabled teenagers and adults; and 3) Las Trampas, a single-family home that provides supportive living for up to four individuals with developmental disabilities.

Housing for people with HIV/AIDS has also been supported, with financial assistance provided by the City to Shelter, Inc. to help them acquire and rehabilitate Victoria Apartments, a twelve-unit apartment complex in which four the units are designated for persons with HIV/AIDS.

Information on housing resources for people with disabilities is readily available from the City's Planning Department. The City also provides information through workshops and speeches at community centers through the Senior Commission and the Commission on Aging.

The City also actively funds improvements to curbs and gutters to increase accessibility.

First-Time Homebuyers

There are many young families and individuals who work in Concord or who have grown up here who would like to invest in the community as a first-time homebuyer. However, local wages and salaries in comparison to local housing prices make it difficult for these families and individuals to buy a home here. For most first-time homebuyers, the only alternative is to seek housing in less expensive locations at the urban fringe which contributes to the congestion on the region's transportation network. Assistance to first-time buyers would have social benefits exceeding those associated with home ownership if housing for this group of homebuyers could be found in proximity to the place of work. As stated by the California Association of Realtors,²

"First-time homebuyers are hit the hardest by rising home prices and fluctuating interest rates. Homeowners who sell their home to buy another have, for the most part, enjoyed appreciation in the value of their home, the gain on which they can use as a down payment on another home. Prospective first-time buyers do not have this advantage and tend to face both down payment and income restraints. Furthermore, first-time homebuyers generally are younger households who have not yet accumulated enough savings for the substantial down payment that is often required. Additionally, they usually are at the lower end of their income-earning potential."

The City participates in first-time homebuyer assistance programs offered in Contra Costa County, including the Mortgage Credit Certificate program administered by Contra Costa County's Community Development Department and the lease-purchase program administered by East Bay-Delta Housing & Finance Agency. The City is not pursuing a Mortgage Revenue Bond program at this time, but has developed a First-Time Homebuyer program utilizing Redevelopment Housing Set-Aside funds. The program will provide zero-interest second mortgages to qualified low- and moderate-income homebuyers to use toward a downpayment and/or closing costs. Initial funding levels for the program will aid 8 to 10 households, but once the program is established staff expects to increase funding levels and provide aid to more households.

Also, a recent project of note is the Mt. Diablo Habitat for Humanity development of 16 townhomes to provide homeownership opportunities for very-low- and low-

² *California's Housing Crisis: The American Dream Deferred*, policy recommendations for State and local housing issues published by the California Association of Realtors, 1989, page 9.

income families. Habitat also developed two sweat-equity units for low-income homeowners in a duplex built in 1992.

Farmworkers

There is no demand for farmworker housing in Concord since there are no working farms in the City and Concord is located in an urbanized portion of Contra Costa County.

Large Households

Large households, defined in the 1990 census as households with five or more persons, have special housing needs. Large households tend to have difficulties purchasing housing because large housing units are rarely affordable and rental units with three or more bedrooms are not common.

The recently released 2000 census data do not provide statistics on household size, except in the form of average household size. However, data from the 1990 census indicated that 10 percent of Concord's households had five people or more. Approximately 3.6 percent of the total households had six or more people. Given that the average household size and family size in Concord has increased during the 1990s, it is likely that large households have increased as a percentage of the total population of households.

For those large families who are renters, the supply of rental housing with adequate space to accommodate them is low. Apart from the availability of units, these households also often face discrimination when looking for housing, with landlords unwilling to rent to them. The City of Concord's Fair Housing Program, contracted through Housing Rights, Inc., provides counseling and legal referral services for large households that feel that they are facing discrimination.

Homeless Families and Individuals

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult set of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of facilities that serve homeless clients.

Homelessness in Concord, as in other communities, results from a combination of factors, including loss of employment, inability to find a job due to lack of skills, and high housing costs in comparison to incomes. For some, homelessness may also be the result of chronic health problems, physical disabilities, mental health disabilities, or

substance abuse. While the specific nature of the factors causing homelessness may vary, there are typically three root causes:

- Lack of affordable housing
- Lack of access to affordable support services
- Low household incomes

Determining the extent of homelessness is always challenging. According to the Contra Costa County Social Services Department³:

“One major obstacle to efficient program development and planning is the lack of consistent statistical data. It is impossible to determine the extent of the need. All of the agencies working with the homeless keep some types of statistics, but the data is not uniform or reliable. Any real long-range planning would need to be based on reliable uniform data collected over time by all service providers.”

As a member of the Contra Costa Consortium (which also includes the communities of Antioch, Pittsburg and Walnut Creek as well as Contra Costa County), Concord participates in the development and implementation of the Contra Costa Continuum of Care Plan. According to the plan document, at least 13,000 people in Contra Costa County experience an episode of homelessness each year, with 4,000 people homeless on any given night. More than 75 percent of them are members of a family, including almost 7,000 children. On any given night, more than 3,600 people are homeless, living on the streets or in temporary accommodations, such as an emergency shelter or a friend’s couch. In addition, many others are at risk of becoming homeless, including the nearly 17,000 extremely low-income households in the County who are paying more than 30 percent of their income for rent or mortgage and struggling to make ends meet. The Consortium Plan points out that although there is no exact information on the distribution of the homeless within the Consortium area, there are some cities, subareas, and unincorporated areas in which a larger proportion of homeless live. One of these areas is the Pacheco area near Concord.

A report from the Homeless Program of the Contra Costa Health Services indicates that during the 1999/2000 fiscal year, 644 unduplicated individuals were served at the emergency shelter facilities at Brookside and Central County, for a total of 42,392 bed nights. Of these, 136 identified themselves as being from Concord. Of the 644 individuals served, 297 moved into permanent, transitional and/or special needs

³“Strategic Plan on Homelessness,” Contra Costa County Social Services Department, November 30, 1989, page 3.

housing, with 76 percent of those moving into shared, unshared, public or Section 8 permanent housing. One trend noted in the Homeless Program report is an increase in seniors in need of emergency shelter and an increase in youth ages 18 to 24.

Clients in shelter facilities receive hot meals, showers, and access to laundry facilities. A survey of individuals that were served indicated that 73 percent felt the shelter services were 'good,' 20 percent rated them 'average,' and 7 percent gave the shelters a 'poor' rating.

The County's outreach efforts include a toll-free number that people who are homeless can use to access information on shelter bed availability and other support services. There is also a Homeless Program Ombudsman who provides outreach at least three times per week to encampments and other areas that the homeless may reside.

The Consortium Plan establishes a five-year action plan to coordinate programs and services in response to the needs of people experiencing homelessness as well as those at risk of homelessness. Concord actively supports and participates in the Consortium's activities, providing county homeless services through Community Development Block Grant and general funds. The City's Community Services Manager is the chair of the Contra Costa County Continuum of Care advisory board. The City collects data annually on needs and gaps in service as part of McKinney Funds received from the US Department of Housing and Urban Development. The City also provides considerable funding support to agencies that provide transitional or emergency assistance. For 2001, the City has budgeted \$30,000 to Mountain View Shelter; \$16,000 to Shelter, Inc. for emergency assistance for Concord families at risk of homelessness; and \$30,000 for assistance in housing referrals.

The 'gap analysis' conducted as part of the Homeless Program's report identified an unmet need for 167 shelter beds, 273 transitional housing spots, and 408 permanent supportive housing units to meet the needs of homeless individuals in the County, and 162 shelter beds, 1,062 transitional housing spots, and 573 permanent supportive housing units to meet the needs of homeless families.

In addition to supporting program and service delivery to people who are homeless, Concord also allows, in accordance with State law requirements, group homes to be established without a conditional use permit in all residential zones if no more than six individuals will be cared for in the home and proper State licensing is obtained (requirements of the Uniform Building Code must be met). In multi-family residential and commercial zones, a shelter for more than six individuals is permissible with a Zoning Administrator's Permit. In the PD, Planned District, a Use Permit is required for all development, including shelters.

Opportunities for Energy Conservation

Housing Elements are required to identify opportunities for energy conservation. Energy costs have increased at least 100 percent over general inflation since 1970, and very significantly in the last 6 months in what has become California's "Energy Crisis." Energy costs are an increasingly significant portion of housing costs, especially for lower income households. Effective energy conservation systems can assure that capital and carrying costs of energy saving techniques and devices do not exceed energy savings, thus making a house less affordable.

There are several significant areas in which the City of Concord is encouraging energy conservation in new and existing housing:

- (1) Through application of State residential building standards that establish energy performance criteria for new residential buildings (Title 24 of the California Administrative Code).
- (2) Through the City's Housing Rehabilitation Loan Programs that assist in the rehabilitation of older housing units and, specifically, through the Weatherization Grant program for low-income seniors.
- (3) Through appropriate land use policies and development standards that reduce energy consumption, such as promoting more compact, walkable neighborhoods, with housing close to transit, jobs, community facilities and shopping; encouraging infill development; planning and zoning for multi-use and higher density development; permitting common walls and cluster development; and promoting passive and active solar design elements and systems in new and rehabilitated housing.

Energy conservation programs are also operated by private utilities and State and Federal agencies. For example, State and federal appliance standards now require manufacturers to produce and sell appliances according to specified energy-consumption performance criteria, and the Energy Crisis Intervention Program, funded by the State Department of Economic Opportunity, helps low-income residents pay delinquent energy bills to avoid interruption of service.

PG&E also sponsors programs such as the Project Help/Direct Weatherization program that provides free attic insulation, weather stripping and caulking, water heater blankets and low flow shower heads for low-income households. The PG&E "walk-through audit" provides a comprehensive assessment of energy conservation needs and costs related to home appliances, structural design and insulation.

Through these and other conservation measures the City seeks to help minimize the percentage of household income that must be dedicated to energy costs as well as minimize the use of nonrenewable resources.

Chapter 4: Resources and Constraints Affecting Housing Production

Private Sector Resources for Housing Production

Affordable Housing Developers

The Bay Area is fortunate to have a large number of successful nonprofit housing developers as well as for-profit developers who have produced literally thousands of high-quality, well-managed affordable housing developments for low- and moderate-income households over the past twenty years. While some groups specialize in a particular need area or housing type, many affordable housing developers have produced a range of housing types for a range of special needs groups. Collectively, they have produced multi-family developments, single-family developments, rental and ownership opportunities, sweat-equity developments, mixed-income and mixed-use developments, and housing that is specifically designed to meet the needs of seniors, people with disabilities, farmworkers, female-headed households, people with substance abuse problems, and people who are homeless or at risk of being homeless.

The key to the success of these developers lies in three areas: first, in their ability to draw upon a diversity of funding sources and mechanisms to make their developments work financially; second, in their commitment to working collaboratively and constructively with the local community, including local officials as well as neighborhood residents; and third, in their long-term commitment to ensuring excellence in design, construction and management of their developments, creating assets that are valued by the people who live in the developments as well as their neighbors and others in the community.

The Nonprofit Housing Association of Northern California (NPH) serves as a local networking agency, advocacy group and resource organization for affordable housing developers in the Bay Area and elsewhere in California. Some of the affordable housing developers that have been active in Concord and surrounding communities in recent years include Resources for Community Development, Mt. Diablo Habitat for Humanity, Eden Housing, East Bay Housing Organizations, Ecumenical Association for Housing, and BRIDGE Housing Corporation. Some of the developments undertaken by these groups have been discussed in the previous sections of this document.

A more comprehensive listing of affordable housing developers and other affordable housing resources in the Bay Area is provided in the *Blueprint 2001 for Bay Area Housing: Housing Element Ideas and Solutions*, published by the Association of Bay Area Governments. A listing can also be obtained from NPH.

Private For-Profit and Non-Profit Lenders and Intermediaries

Access to reasonably priced and flexibly underwritten capital is essential to the construction and rehabilitation of affordable housing. The perceived risks surrounding an affordable or mixed-income housing development can drive up the cost of funds and create restrictions on the use of funds that are incompatible with the needs of affordable housing developers. As a result, financing for affordable housing is often created through a partnership of lenders, governmental agencies, and for-profit and non-profit developers.

To improve access to capital and reduce the risks associated with affordable housing developments, a variety of non-profit lending corporations and related governmental programs have emerged. Nonprofit lending corporations specialize in the business of providing funding for affordable housing. They offer a range of services including lending their own funds and packaging loans for institutions who are less familiar with the specialty of lending on low-income housing. In addition, non-profit lenders provide technical assistance to parties interested in producing housing and they act as an advocate, promoting the message that lending on low-income projects need not be a risky business.

Active nonprofit lenders in the Bay Area include the Low-Income Housing Fund (LIHF) of San Francisco, the Association of Bay Area Government's financial services division, Community Economics, Inc., The Development Fund, the Enterprise Social Investment Corporation, and the Northern California Community Loan Fund.

Commercial lending organizations also play an important role in supporting affordable housing development initiatives, as they must comply with the equal lending provisions of the federal Community Reinvestment Act (CRA). The CRA directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board to encourage and assist the institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter, deposit insurance, branch relocation, mergers, or other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing projects developed by non-profit corporations.

The California Community Reinvestment Corporation is a nonprofit, multi-bank consortium that helps financial institutions meet the requirements of the CRA by providing long-term financing for affordable housing. The California Reinvestment Committee in San Francisco also provides technical assistance related to CRA issues and compliance.

Federal, State and Local Resources for Housing Production

There are a wide variety of resources provided through federal, state and local programs to support affordable housing development and related programs and services. While the list that follows may seem impressive (and certainly the variety of programs is considerable), it is essential to note that *the availability of funding through these programs is inadequate compared to the need that exists*. As a result, there is considerable competition for the program funds that are available, and any one development will need to draw upon multiple resources to be financially feasible. Local government resources, which have historically played a less important role in supporting housing development, now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources—especially if coupled with regulatory support through policies such as fast-track processing and/or density bonuses—they are better able to *leverage* funding from other ‘outside’ sources.

Federal Resources

Federal housing assistance takes many forms. The single largest (and often least recognized) federal program is mortgage interest tax deduction, estimated at \$54 billion in 1996 for the entire nation. The California Housing Plan (2000) reports that federal assistance for affordable housing was only \$17.2 billion nationwide the same year. This assistance was primarily used to maintain and operate the existing supply of affordable housing. Outlays for new construction were considerably lower.

California localities receive federal subsidies for affordable housing through a number of programs. These programs are administered in Concord through the City’s Housing Program as well as through the Contra Costa County Housing Authority.

Like State programs, federal programs often change in terms of program details, application procedures, and amount of subsidy dollars available. For detailed descriptions, current subsidy levels, and up-to-date application procedures, refer to program literature available online from the US Department of Housing and Urban Development (HUD, <http://www.hud.gov>).

Some of the largest programs, based on current funding levels, include:

- **Community Development Block Grant Program (CDBG).** CDBG is the largest federal housing-related program for affordable housing. It is a “pass-through” program that allows local governments to use federal funds to alleviate poverty and blight. Cities with populations of over 50,000 receive CDBG funds directly from HUD while smaller cities usually use county-administered CDBG funds. HUD makes allocations based on a formula that takes population, poverty, and housing distress into account. CDBG funds are used for a variety of housing efforts including activities aimed at reducing costs for private development (helping fund site acquisition, improvement, and other soft costs); housing acquisition and rehabilitation through short and long-term loans, grants or loan guarantees; direct payment of rent or mortgage and housing counseling services; and fair housing activities. CDBG funds are best used in combination with other subsidy sources or to provide pre-development funding to initiate housing development. CDBG funds in Concord have been used to support housing acquisition and rehabilitation activities (including grants and low-interest loans) as well as housing counseling and fair housing activities. CDBG funds are also used to help fund the activities of the Contra Costa Consortium, providing programs and services for homeless individuals and families, people at risk of homelessness, and other special needs groups in collaboration with the other entitlement communities of Antioch, Pittsburg, Walnut Creek and the urbanized areas of unincorporated Contra Costa County. Program and service priorities are established and implemented through the five-year action plan of the Contra Costa Consolidated Plan.
- **HOME Investment Partnership Act.** HOME, like CDBG, is a formula-based block grant program. HOME funds must be spent only on housing and are intended to provide incentives for the acquisition, construction and rehabilitation of affordable rental and home ownership. HOME requires local governments to provide matching funds, though the matching ratio depends on the specific uses to which HOME funds are to be put. The federal-to-local matching ratio for tenant assistance is currently 4-to-1, while the match for rental construction is 2-to-1. HOME funds in Concord are channeled through the Contra Costa County HOME Investment Partnership program, and have been used to support the Multi-Family Acquisition and Rehabilitation Loan program as well as the activities of the Contra Costa Consortium.
- **Section 8 Assistance.** Although this long-standing federal assistance program is not expected to increase in size or scope, it remains an important program for

helping to fill the gap between household income and housing costs. Section 8 assistance in Concord is administered by the Contra Costa County Housing Authority. Section 8 assistance was being received by 1,070 families in Concord as of July 2001.

- **Low-Income Housing Tax Credits (LIHTC).** The LIHTC program is a large federal and state housing subsidy program that provides substantial financing for the development of affordable housing. It provides tax credits to the private sector for the construction or acquisition and rehabilitation of very affordable rental housing. These tax credits are crucial to the success of affordable housing developers, who sell credits directly to corporations and private investors or receive the equity from one of a number of investment entities now making tax credits available.

To be eligible for a tax credit, 20 percent of the units in a housing development must rent to very-low-income households earning less than 50 percent of area median incomes, or 40 percent of the units must rent for incomes under 60 percent of the median. California law also requires that developments retain these levels of affordability for at least 55 years.

Both federal and state tax credit programs are administered by the State Treasurer's Office through the California Tax Credit Allocation Committee (TCAC), which allocates the available credits to projects statewide. TCAC administers two LIHTC programs: the 9 percent (for projects with no federal subsidy) and the 4 percent credit programs (for projects with federal subsidies and more than 50 percent of financing through tax-exempt bonds). The 9 percent credit program, which has limited funds and is highly competitive, awards credits on a combination of formula and competition so that those meeting the highest housing priorities have first access to credits. The 4 percent program has no funding limit but is available only with projects that have an allocation of Mortgage Revenue Bonds. It also has limited funds, but is less competitive than the 9 percent program. Funds raised from the sale of 4 percent credits typically cover 20-30 percent of project costs. Generally the maximum credit allocation is the amount needed to fill the financing shortfall, and the amount needed is determined at least thrice: at the time of application, at the time of allocation, and when placed-in-service.

To be successful, tax credit projects require an additional subsidy which can include no or low-cost land, local government contributions, or density bonuses and other concessions. While the utilization of the tax credits depends primarily on the project's developer, local government must work with the developer to

identify other strategies and subsidy sources that are appropriate with tax credits and provide the additional subsidies usually required to make them work. Collaboration between the developer and the local government often with the help of a professional specializing in tax credits and other financial tools is the key to a successful tax credits program.

- **Housing for Persons with AIDS (HOPWA).** This program provides funds for the acquisition, conversion, lease and repair of facilities to provide housing and services for persons with AIDS. Funds may be used for the construction of SROs, community residences, project or tenant-based rental assistance, mortgage and utility payments as well as costs of other supportive services required for persons with AIDS. HOPWA funds have also helped support the Multi-Family Acquisition and Rehabilitation Loan Program in Concord.

Other programs that are offered through federal agencies and which have been used to support specific projects in Concord include the **Elderly Housing Program (Section 202)**, the **Housing for the Disabled Program (Section 811)**, and a variety of **FHA administered rental programs**. Like Section 8, most of these programs are not projected to increase in size or scope in the foreseeable future.

State Resources

State agencies play an important role in providing housing assistance by allocating federal housing funds and/or making loans available to affordable housing developments. The three principal agencies involved are the State Treasurer's Office, the California Housing Finance Agency (CHFA), and the California Department of Housing and Community Development (HCD).

Programs for housing assistance change frequently and detailed descriptions of programs, application procedures and amounts of subsidy available are provided by the concerned agencies. The major sources of State housing assistance include:

- **The California Debt Limit Allocation Committee (CDLAC).** CDLAC, an agency within the Treasurer's Office, is responsible for overseeing private bond issuances.
- **The California Tax Credit Allocation Committee (CTCAC).** CTCAC, also an agency within the Treasurer's Office, is responsible for allocating federal and state tax credits that are crucial to the construction and rehabilitation of affordable housing developments. See the discussion of Low-Income Housing Tax Credits on the preceding page.

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- **California Housing Finance Agency (CHFA).** CHFA offers a variety of programs to fund new construction and resale of single-family housing for first-time homebuyers. The 501(c)(3) Preservation Mortgage Program, for example, allows the mortgage to be used as acquisition financing for projects that employ tax-exempt bonds and tax credits. CHFA also provides permanent financing for new apartments and subsidizes certain projects through its Housing Assistance Trust, a flexible source of state funds that can offer deferred loans to cover negative cash flows in projects where at least half of the units are for low-income households.
 - **Department of California Housing and Community Development (HCD).** HCD is responsible for administering federal funds for non-entitlement jurisdictions and for various State programs funded through housing bonds. In the past decade there have been no new housing bonds. However, with passage of the Multi-family Housing Assistance Program, a substantial source of funds will be made available for assisting the construction of new rental housing.

HCD's *Clearinghouse for Affordable Housing and Community Development Finance* is an excellent source of information on over 200 housing programs offered by the federal and state government, private lenders and foundation grants. It can be accessed online at <http://www.hcd.ca.gov/clearinghouse>. The database specifies applicants and counties served by each program. It can be searched by types of assistance (which includes construction/rehabilitation loans, down-payment assistance, rental subsidies or predevelopment/interim finance); and activities funded (which includes acquisition, preservation of affordable housing, new-for sale housing, purchase assistance, rehabilitation of apartments, group homes and transitional housing amongst others).

Local Resources

As noted in the introduction to this section, local government resources have historically played a less important role in supporting housing development, but now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources, they are better able to *leverage* funding from other 'outside' sources.

Following are some of the local resources that are currently being put to use in Concord in the support of affordable housing initiatives.

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- **Redevelopment Funds and Programs.** Concord is fortunate to have a successful Redevelopment Agency that helps to generate funds that in turn support the City's housing initiatives. 'Tax increment funds' are created through the increased property tax revenues generated as the result of initial public investment in the redevelopment area, which in turn result in new private investment in the area. Tax increment funds are collected by the Redevelopment Agency, and in accordance with California Community Redevelopment Law, at least 20 percent of all property tax increments are 'set aside' in a special fund to subsidize the construction and rehabilitation of housing. Redevelopment law also authorizes the acquisition and assembly of land for redevelopment purposes, which can include the construction of new housing, the provision of low-or no-cost land subsidies for affordable housing, or other forms of assistance in the preservation and upgrading of the redevelopment project area.

The Concord Redevelopment Agency's projected revenues and expenditures are contained in its 2002–03 Budget and Ten-Year Implementation Plan, including a summary of projected revenues and expenditures for Low- and Moderate-Income Housing Assistance. As presented in this document, the Agency anticipates set-aside funds in the amount of \$2.29 million in the 2002–03 fiscal year, with total set-aside of \$13.76 million between the 2002–03 fiscal year and 2006–07 fiscal year. Also, it is noteworthy that the Agency (established in 1974) has previously elected to defer the majority of its housing set-aside payment for the period from 1976 to 1996, as allowed under State law, so that tax increment funds could be used for previously identified projects and to meet existing debt obligations. The Agency therefore has a total deficit of \$9.5 million that must be spent for low- and moderate-income housing prior to the termination of the Central Concord Redevelopment Plan in 2025. The Agency's planned expenditure of Low- and Moderate-Income Housing Funds is also set forth in the Ten-Year Implementation Plan. A summary of the projected 'Sources and Uses of Funds' for the next ten years is included in **Appendix F**.

In addition to providing funds for a wide range of local housing programs, redevelopment law enables the Redevelopment Agency (RDA) to issue tax allocation bonds and loans to generate revenues for implementing redevelopment plans. This includes land acquisition and financing for the construction of new housing or rehabilitation of existing units. The RDA can also negotiate purchases and has the power of eminent domain, which allows it to acquire sites for housing, both within and outside of the redevelopment project area.

In the past, the practice of 'redevelopment' in some communities led to the demolition of affordable housing stock and the displacement of existing residents.

Now, State laws require public participation, the replacement of all low- and moderate-income housing units removed by redevelopment, and the relocation of tenants and homeowners.

Following is a list of the programs that are currently supported by RDA funds:

- **Multi-Family Rental Rehabilitation Loans** (low-interest loans of \$7,500 to \$10,000 to address code compliance and related issues in multi-family rental units)
- **Multi-Family Acquisition and Rehabilitation Loans** (financing for the acquisition and rehabilitation of deteriorated rental units, with long-term affordability restrictions put in place on some or all of the upgraded units)
- **Owner-Occupied Single-Family Rehabilitation Loans** (loans of up to \$35,000 to fund repairs for low- and moderate-income homeowners)
- **Building Inspection** (inspection and abatement of residential properties with possible code violation issues, on complaint basis)
- **Assistance to First-Time Homebuyers** (zero interest second mortgages to qualified low- and moderate-income homebuyers)
- **Fair Housing Counseling Services** (including fair housing and tenant/landlord counseling services)
- **Plaza Tower Property Tax Assistance** (payment of the annual property tax for the 96-unit Plaza Tower development serving low- and moderate-income seniors)
- **New Construction - Partnerships with Affordable Housing Developers** (assistance to support new construction of affordable units, including lot assemblage, density bonus, infrastructure improvements, or capital to offset development costs)
- **Neighborhood Sidewalk Repair Program** (removal and replacement of defective and damaged curbs, gutters and sidewalks)
- **Neighborhood Partnership Program** (support for self-sustaining neighborhood groups to help coordinate comprehensive service delivery, with emphasis on neighborhoods with a preponderance of low- and moderate-income households)
- **Multi-Family Inspection Program** (regularly scheduled inspection and abatement of multi-family residential properties with possible code violation issues)

- **Exterior Enhancement Grants** (grants of up to \$2,000 for low-income homeowners)
- **Capital Improvements to Assist Low- and Moderate-Income Housing** (funding of capital improvements that assist in the redevelopment of affordable housing developments)
- **Mortgage Credit Certificates.** This federally created but locally run program assists first-time homebuyers in qualifying for mortgages. The IRS allows eligible homebuyers with a Mortgage Credit Certificate (MCC) to take 20 percent of their annual mortgage interest as a dollar-for-dollar tax credit against their federal personal income tax. This enables first-time buyers to qualify for a larger mortgage than otherwise possible, and can thus bring homeownership within their reach.

Mortgage Credit Certificates in Concord are administered by the Contra Costa County Community Development Department and serves qualified low- and moderate-income first-time homebuyers. Certain price limits and resale requirements apply. Authority for the issuance of MCCs must be obtained from the California Debt Limit Allocation Committee (CDLAC) and use of MCCs involves forfeiting some mortgage revenue bond funding authority.
- **East Bay-Delta Lease-Purchase Homeownership Program.** Nine municipalities, including Contra Costa County, have joined together to form the East Bay-Delta Housing and Finance Agency (East Bay-Delta). East Bay-Delta purchases homes on behalf of lease-purchasers and manages the lease agreements during the 38-month lease purchase period. Eligible households receive downpayment assistance and assume the loan at the end of the lease-purchase term. The Lease-Purchase Program is available in Concord.

The City is exploring additional potential local resources for affordable housing through the Housing Element Update.

Inventory of Sites Suitable for Housing

Housing Element law requires that the City inventory vacant and underdeveloped sites, as well as sites with known potential for redevelopment which are available for housing development. The City has an obligation to identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage the development of housing consistent with the City's "fair-share" housing need.

Key Housing Opportunity Sites (KHOS)

The City has prepared an inventory of 'Key Housing Opportunity Sites' (KHOS) that represent what the City believes are the strongest candidate sites for development within the planning period to meet the need for new housing affordable to lower income households. These sites have appropriate zoning and general plan designations for multi-family residential development. The KHOS as identified in **Table 4.1** are the most appropriate or ripe for redevelopment. A detailed KHOS land inventory is located in **Appendix B** that includes information on parcel location, size, zoning and general plan designation, current use, potential density, and potential number of units. Calculation of the potential number of new units is based on net acreage and is adjusted so that existing units are not reflected in the total number of potential new units. A map showing the inventory of KHOS is provided in **Appendix A**.

Table 4.1 Key Housing Opportunity Sites (KHOS) Inventory

No.	Location	Zone	General Plan	Lot Acreage	No. of Units (net area)
1	2702 Clayton Rd. @ 1491 San Carlos	DB, APO	LDR, CO	1.97	53
2	3474-3512 Clayton Rd. @ Roslyn	FAR 0.2-0.4, NC, R7	LDR, NCC	4.33	46
3	NWS Housing Hamilton and Enterprise Ct. @ Olivera	S	NWS	25.82	470
4	Holbrook Plaza - 3399 Pt. Chicago @ Olivera	NC	NCC	4.27	105
5	2820 Grant @ Overhill	R6	LDR	0.84	5
6	Thunderbird Auto Willow Pass @ Third Street	NC, D3	NCC, LDR	3.11	66
7	Concord Blvd. & First Street	APO	CAMU	1.10	40
8	3000 Willow Pass Rd. @ Esperanza	APO	CO	1.21	26
9	2906 Concord Blvd. @ Parkside Dr.	R6	LDR	0.95	6
10	Clayton Rd. @ Heather	R7, PD	U, MDR	4.13	47
11	2108-2150 Fremont @ Broadway	DB	HDR	0.65	20
12	2691 Monument	NC	NCC	1.61	35
13	1200 & 1210 Detroit @ Walters	M 1.8	MDR	0.73	13
14	1840 Willow Pass Rd. @ Sutter	DB	RO	1.58	142
15	1211 Detroit near Walters	M 1.8	MDR	1.63	32

residential uses for lower income households that can meet over 470 units of the City's lower income needs.

In addition to this KHOS site, the City has several vacant sites, totaling over 14 acres, that are suitable in size and are designated in the general plan as either medium density residential or Central Area Multiple Use (CAMU), which allow and target multi-family residential uses from 10 to 43 units per acre. All of these sites are zoned Planned Development that allows for flexibility in development standards such as setbacks and height. Also, the designated medium density residential and mixed uses will be compatible with surrounding uses. These vacant sites combined can accommodate up to 400 units.

Table 4.2 summarizes the inventory of vacant residentially zoned land in the City of Concord. This information is presented in more detail in Appendix C that identifies the zoning district, APN, acreage, potential density, and potential number of units that could be developed.

Table 4.2 Vacant Parcels with Residential Development Potential

Zone	Description	Net Acres*	Units (estimate)
Undeveloped Land in Single-Family Zones			
R-40 Single-Family	Single-Family, 40,000 sf lot min.	10.60	20
R-20 Single-Family	Single-Family, 20,000 sf lot min.	16.82	51
R-15 Single-Family	Single-Family, 15,000 sf lot min.	0.90	2
R-12 Single-Family	Single-Family, 12,000 sf lot min.	13.43	101
R-10 Single-Family	Single-Family, 10,000 sf lot min.	16.02	120
R-8 Single-Family	Single-Family, 8,000 sf lot min.	6.58	48
R-7.5 Single-Family	Single-Family, 7,500 sf lot min.	3.58	26
R-7 Single-Family	Single-Family, 7,000 sf lot min.	1.44	11
R-6 Single-Family	Single-Family, 6,000 sf lot min.	5.92	46
	<i>Subtotal</i>	<i>75.29</i>	<i>425</i>
Undeveloped Land in Multi-Family Zones			
M 1.8	Apartments, Medium Density	0.99	46
M 2.5	Apartments, Low Density	0.35	2
D-3	Duplex Residential	0.57	9
APO	Apartment-Professional Office	0.33	2
NTS	North Todos Santos	0.15	1
PD	Planned District	11.07	370
DB	Downtown Business	0.70	27
	<i>Subtotal</i>	<i>14.16</i>	<i>457</i>
	Total	89	882

As shown, there are currently approximately 89 acres of land in the City that are vacant. Together these sites could realistically accommodate approximately 882 housing units, with the majority of these units created on the remaining undeveloped

property owner or are located in a redevelopment area and would require minimum land assemblage. In sum, the combination of market forces, existing zoning and development standards, circumstances advancing redevelopment opportunities and assemblage opportunities results in the KHOS being ripe for redevelopment in the planning period.

- **Site Suitability and Compatibility.** The KHOS have many characteristics that make them suitable for mixed-use, infill and compact development patterns. Many of the sites are located along major arterials and other locations that have access to mass transit. These locations are considered appropriate for the envisioned mixed-use and infill development because the access to mass transportation choices minimizes car trips and allows for more compact development patterns. The location of the KHOS also allows the development to utilize existing infrastructure and other public services in addition to the proposed uses being compatible in many respects with surrounding uses that include higher density residential and mixed uses. The KHOS have sizes, configuration and street frontage that maximize the feasibility of proposed uses.
- **Zoning and Development Standards.** The current zoning, development standards and general plan designations encourage and facilitate the development or redevelopment of the KHOS for a variety of reasons. For example, the current development standards, allowing more intense uses, sets the stage for applicants to realize increased returns on properties that are no longer economically viable. Furthermore, the application process for several of the zoning designations permits a mix of uses and allows for modification to development standards to simultaneously meet the preferences of the applicant and the community. Specifically, the City's PD zoning district is designed for innovative developments that deviate from the City's existing development standards. Also, the City's APO and NC zoning districts and the NCC General Plan designations allow for mixed-use developments. Residential uses above the first floor retail are commonly allowed and most sites with these zoning and general plan designations are along major arterials with existing uses that make compact, mixed uses compatible with the existing uses.

The mixture of market timing, site suitability and appropriate zoning and development standards on Key Housing Opportunity Sites and vacant lands with public facilities demonstrates that the City can accommodate its lower income share of the regional housing need. For example, one site consists of older, existing residential uses that have not received maintenance and nearby operations that required the housing have ceased and the owners of the property have been inquiring with the City regarding redevelopment of the site. The combination of the existing uses being no longer viable and the City's support of a rezoning to allow up to 24 units per acre make the site ripe for redevelopment and appropriate to accommodate

residential uses for lower income households that can meet over 470 units of the City's lower income needs.

In addition to this KHOS site, the City has several vacant sites, totaling over 14 acres, that are suitable in size and are designated in the general plan as either medium density residential or Central Area Multiple Use (CAMU), which allow and target multi-family residential uses from 10 to 43 units per acre. All of these sites are zoned Planned Development that allows for flexibility in development standards such as setbacks and height. Also, the designated medium density residential and mixed uses will be compatible with surrounding uses. These vacant sites combined can accommodate up to 400 units.

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PD	Planned District	11.07	370
DB	Downtown Business	0.70	27
	<i>Subtotal</i>	<i>14.16</i>	<i>457</i>
	Total	89	882

As shown, there are currently approximately 89 acres of land in the City that are vacant. Together these sites could realistically accommodate approximately 882 housing units, with the majority of these units created on the remaining undeveloped

parcels in the city that are zoned 'Planned District, multi-family.' A map showing the inventory of the Vacant Residential Parcels is provided in **Appendix A**.

In addition to the KHOS and vacant lands listed in **Tables 4.1 and 4.2**, the City has identified residential development potential in the following areas:

- **Redevelopment of Underutilized Properties.** As part of the Housing Element Update process, City planning staff conducted a review of developed properties currently designated residential and mixed-use that could conceivably be developed or redeveloped at higher densities within the current planning period. This review has focused specifically on those properties that could feasibly be redeveloped within the planning period given their location, condition, access to services, and other site characteristics. **Table 4.3** summarizes the inventory of underutilized sites. 'Redevelopment potential' indicates the number of *additional* units that could be created on these sites through redevelopment.

As shown, there are currently approximately 90 acres of land in the City that are underutilized. These sites could realistically accommodate approximately 982 housing units. A map showing the inventory of KHOS, Vacant, Underutilized Sites with Residential Development Potential is provided in **Appendix A**.

Table 4.3 Underutilized Parcels with Residential Development Potential

Zone	Description	Net Acres*	Units (estimate)
Undeveloped Land in Single-Family Zones			
R-40 Single-Family	Single-Family, 40,000 sf lot min.	1.86	3
R-20 Single-Family	Single-Family, 20,000 sf lot min.	11.14	20
R-12 Single-Family	Single-Family, 12,000 sf lot min.	2.60	14
R-10 Single-Family	Single-Family, 10,000 sf lot min.	17.30	119
R-8 Single-Family	Single-Family, 8,000 sf lot min.	14.30	97
R-7.5 Single-Family	Single-Family, 7,500 sf lot min.	5.45	31
R-7 Single-Family	Single-Family, 7,000 sf lot min.	10.92	70
R-6 Single-Family	Single-Family, 6,000 sf lot min.	6.52	46
	<i>Subtotal</i>	<i>70.09</i>	<i>400</i>
Undeveloped Land in Multi-Family Zones			
M1.8	Apartments, Medium Density	.38	8
M2.5	Apartments, Low Density	.95	20
NC	Neighborhood Commercial	7.05	70
APD	Apartments-Professional Office	.50	8
DB	Downtown Business	6.28	456
FAR 0.2-0.4	Multi-family, Low to Medium Density	4.55	20
	<i>Subtotal</i>	<i>19.71</i>	<i>582</i>
	Total	90	982

Second Unit Potential. The City has approved 23 permits for new second units over the past ten years (two since 1999). While significant potential exists for creating additional second units in the City, it has not been established as a high priority strategy for responding to the City's housing needs. As a conservative estimate, the Housing Element analysis has identified the potential for another 50 new second units through the end of the planning period in 2006.

Collectively, the KHOS, vacant, underutilized properties and second unit potential is enough to facilitate the development of more than 3,184 new housing units in Concord, mostly in higher density, multi-family developments. These figures do not include additional development potential that might be created through application of the City's Density Bonus Program.

The City's regional 'fair-share' housing need calls for the potential addition of another 1,069 units through the remainder of the planning period (see **Table 2.2** on page 9). All of these remaining units fall in the moderate-, low- and very-low-income categories. Through the inventory of 'Key Housing Opportunity Sites' and the related comprehensive inventory of sites for residential development, the City has documented the presence of adequate sites to meet the remaining RHND need for all income categories, including adequate sites to accommodate the development of housing affordable to lower income households.

All of the sites listed in **Tables 4.1, 4.2, and 4.3** are already served by City services. The only known infrastructure constraint issue that affects some residential areas of the City is the lack of sewer service in some areas. Roughly 300 housing units or less were on septic systems as of January 2001, with approximately 30 households a year opting to connect to the sewer and pay for the connection. In areas where sewer capacity may be an issue, the City works with the developer to make improvements. However, there are no known areas in the City where this constraint would prohibit or otherwise severely limit new residential development. All of the properties listed are considered developable in terms of their topography and obvious environmental barriers to development, though environmental review is conducted on a case-by-case basis to identify and mitigate any site-specific issues.

Feasibility for Development of Undeveloped Land

The City believes that the sites listed represent realistic development potential at the densities indicated in **Table 4.4**. These sites are considered to be realistic for potential redevelopment within the planning period based upon the sites review and staff knowledge and experience based upon development applications received at the City's permit processing center in the past several years on similarly sized parcels in similar locations. These sites typically apply for further subdivision or redevelopment/

intensification to make use of unrealized economic potential of the given site. The City expects that given the limited inventory of vacant land for residential development in the City that this type of redevelopment/intensification will continue if not increase in the coming years.

This belief is predicated on the fact that (1) the City has removed from the inventory those parcels which did not have realistic development potential (see preceding paragraph); (2) the calculation of 'net acres' for development includes a 25 percent reduction in acreage to account for streets, sidewalks and other site improvements that may reduce the overall developable area; and (3) the City has seen recent multi-family development proposals coming in at the high end of the allowed density range, rather than the low end, as developers try to spread their land investment among the most units possible. Furthermore, the largest acreage for multi-family development is under PD zoning, which allows for densities of between 43 and 100 units per acre. To calculate the development potential for these parcels, the City used a density of 50 units per acre, well below the potential maximum.

The information in **Table 4.4** supports the City's contention that the available sites listed in **Tables 4.1, 4.2, and 4.3** of the Housing Element are feasible for residential development at the zoned densities. As shown in **Table 4.4**, sites similar to those listed in the revised Site Inventory have been developed with housing affordable to low- and very-low-income households in recent years. This substantially demonstrates that the development of affordable housing is feasible on the sites identified in the City's revised Site Inventory.

Furthermore, the City's proposal of establishing minimum density requirements through the upcoming Zoning Ordinance update, consistent with the City's adopted General Plan policies, will help ensure a higher overall yield of actual built density in relation to maximum allowed density. In addition, as confirmed in **Table 4.4**, the City's policy of providing density bonuses for affordable housing and senior housing developments will mean that some sites will be developed in excess of the 'maximum' density (28 percent of the built and approved projects are at densities in excess of the maximum zoned density due to the application of density bonuses).

Also shown in **Table 4.4**, the actual development of housing has met or exceeded the maximum allowed density in 8 of the 18 recently built or approved projects. For the four sites with the highest density designation (100 units per acre), one site was actually developed at 90 units per acre, and the other three were developed at 64 units per acre, 30 units per acre, and 20 units per acre. However, individual decisions to develop the sites at lower densities did not reflect the affordability of these projects. Only one of these four sites that was developed with 100 percent affordable units was the Ellis Street Townhomes—a development by Habitat for Humanity

offering home-ownership opportunities for very-low-income households—which was developed at a density of 20 units per acre, even though the developer could have requested a much higher density. The data do not reveal any significant pattern between parcel size or zoning designation and ability to build at or in excess of the maximum density.

Table 4.4 Feasibility for Development of Undeveloped Land

Project Name	Very Low (1)	Low (1)	Mod (1)	Above Mod (1)	Total Units	Zoning	Maximum Allowed Density Per Acre (5)	Actual Built Density Per Acre (4)	Parcel Size (6)	Rent/ Sales Price
Built or Under Construction										
Amber Grove Subdivision	0	0	0	27	27	R10	4.3	3.9	7.0 AC	Market rate
Amber Hills	0	0	0	26	26	PD	10	2.6	10 AC	Market rate
Caldera Place Apartments	5	0	7	0	12	NTS	22	30	0.4 AC	\$180-1bd \$342-2bd
California Street Apartments	0	0	6	0	6	DB	100	30	0.2 AC	\$1,500/mo All 2 bd/ 2 1/2 bath
Callenico Senior Apartments	0	0	18	0	18	DB	100	90	0.2 AC	1 Bd \$1,000–\$1,200
Crystyl Ranch	0	0	0	454	454	PD/PO S	2.5	1.0	454 AC (gross)	Market rate
Ellis Street Townhomes	15	1	0	0	16	PD	100	20	0.8 AC	9 Sold @ \$156,000 and 7 sold @ \$160,000
Kestrel Place Subdivision	0	0	0	12	12	R20	2.5	2.4	5 AC	Sold @ \$535,000 to \$565,000
Legacy Apartments	0	0	0	259	259	DB	100	63.5	4.1 AC	Market rate
Montecito ⁽²⁾	0	0	0	183	183	PD/PO S	10	2.86	63.8 AC	Market rate
Parkside Subdivision (DeSilva)	0	0	0	61	61	PD	24	12	5.1 AC	Market rate
Vintage Brook Senior Apartments	75	72	1	0	148	PD	24	32.8	4.5 AC	\$362–\$781 - 1bd \$927-2 bd
Approved										
Green Gables Court Subdivision	0	0	0	5	5	R12	3.6	3.3	1.5 AC	Market rate
Kunz Minor Subdivision	0	0	0	4	4	R10	4.3	4.3	0.9 AC	Market rate

Project Name	Very Low (1)	Low (1)	Mod (1)	Above Mod (1)	Total Units	Zoning	Maximum Allowed Density Per Acre (5)	Actual Built Density Per Acre (4)	Parcel Size (6)	Rent/Sales Price
Oakmont Senior Living	30	0	0	111	141	PD	24	45.5	3.1 AC	Actual rent information not available. However 20% of units will be very low, low and moderate.
Ridgewood Estates	0	0	0	8	8	R12	3.6	3.1	2.6 AC	Market rate
Ridge View Estates	0	0	0	6	6	R12	3.6	3.3	1.8 AC	Market rate
Currently Under Review										
La Vista Apartments	0	0	21	0	21	M1.8	24	6.4	3.3 AC	Information not available

- (1) Units listed in the 'Very Low' and 'Low' income categories include only those units that have been built with rental or price restrictions in place to ensure their affordability to households in these income groups. The moderate income category includes units that have been built with rental or price restrictions as well as unregulated multi-family units (with the exception of the Legacy Apts.), which based on rental survey data, are expected to be affordable to households in this income range. All other unregulated units are listed as 'Above Moderate.'
- (2) Montecito was developed in the City's Sphere of Influence area and subsequently annexed. It meets and exceeds the City's '95 units' of SOI housing need.
- (3) The 321 above moderate units provided over the fair-share requirement do not count toward the total units produced.
- (4) Units per net acre. Streets and permanent open space are subtracted from total area.
- (5) In special cases, senior housing and density bonus qualifying projects may exceed the normal allowed density.
- (6) Approximate net acres is estimated at 90 percent of parcel area for apartments and 75 percent of parcel area for subdivisions.

In summary, the review of the City's land inventory indicates that there are adequate sites available to accommodate the development of Concord's fair share of the regional housing need. Indeed, significant progress has already been made towards meeting that need within the current planning period.

In addition to ensuring adequate sites, the City proposes new policies that would facilitate development of these sites that include the following:

- **Minimum Density Standards.** The City allows single-family housing to be developed in multi-family zoning districts. Although the City does not anticipate receiving low-density housing proposals on most of the remaining multi-family sites due to their location, the City does recognize that such forms of development could potentially reduce the limited inventory of multi-family development sites, creating a constraint on the development of new multi-family housing in the City. The inventory of sites for multi-family housing development is limited, and that it therefore must (1) ensure that the existing inventory is utilized for multi-family housing rather than for lower density development (see proposed new Program

1.4d, Minimum Density Standards, on page 121), and (2) effort be made to expand the City's inventory of multi-family development sites through the upcoming Zoning Ordinance Revision process (see proposed new Program 1.4c, Rezoning for Multi-Family Residential Development, on page 121).

- **Rezoning for Multi-Family Residential Development.** There are no existing programs to facilitate the development of these underutilized properties. However, the City proposes the addition of a new program that would potentially act as such a stimulus by rezoning key underutilized properties to higher density residential or mixed-use, thereby increasing their unrealized economic potential and providing further incentive to landowners and developers to undertake redevelopment and intensification activity. See proposed new Program 1.1a, Identify Potential Site for Reuse or Rezoning for Multi-Family Residential Development, on page 115.
- **Mixed-Income Housing.** Additionally, the City recognizes the need to develop new strategies that could facilitate the development of mixed-income housing in the Downtown area to help meet the need for units affordable to lower income households (see proposed new Program 1.4f, Mixed-Income Housing in the Downtown Redevelopment Area, on page 122).
- **Infill Program.** An effective infill strategy will help facilitate the development of vacant and underutilized land. The strategy will use complementary development practices—such as mixed-use development, density bonuses, and intensification of developed lots—to create a coordinated incentives program that will be attractive to private and nonprofit housing developers. A new infill program is a proposed strategy for facilitating the development of mixed-income housing in the Downtown area as well as other areas of the City to help meet the need for units affordable to lower income households. To achieve these objectives, the City proposes adding *the implementing program 1.4g Multi-family Infill Housing Program*. The objective of these policies would be to facilitate the development of multi-family residential projects at densities exceeding those allowed by the underlying zoning and general plan designations, when an affordable component is provided and/or when a special housing needs population is being served.

Governmental Constraints on Housing Production

Land Use Controls and Development Standards

The City of Concord regulates the use of land within the City limits through the General Plan, Specific Plans, Redevelopment Area Plan, the Zoning Ordinance, and the Subdivision Ordinance. In addition, Measure C, the voter approved growth management measure, sets level of service standards for development. Measure C

encourages the creation of housing opportunities for all income levels provided level of service standards are not exceeded. Measure C also addresses the issue of jobs/housing balance on a “city, subregional, and countywide basis” by requiring the City to “address land use information as it relates to transportation demand as well as discussion of each jurisdiction’s effort to address housing options and job opportunities.” Measure C, therefore, does not present a constraint to housing development.

Land use controls in the City of Concord promote the development of housing across a wide range of densities, from high density developments (40–100 units/acre) in the central portions of the City, to medium density (24 units/acre) along some major arterial streets, to neighborhood areas of lower density consisting of single-family densities of 6,000 to 40,000 sq. ft. lots and “townhouse” densities in a range of 7 to 16 units/acre. The City’s land use policies also promote mixed-use development in the Downtown area as well as in neighborhood commercial areas and along major transit corridors. The City of Concord provides the widest range of housing densities found in any city in Central Contra Costa County.

The City’s current zoning and development standards offer considerable flexibility in terms of height, setbacks and FAR’s to ensure the feasibility of multi-family residential projects. For example, height limits vary from 30 feet in a single-family district to 50 feet in a medium density multi-family district and up to 70 feet in a high-density multi-family district in Downtown. The feasibility and cost of development in regards to height are more directly related to the type of construction used (i.e. the cost of construction goes up substantially from wood frame to steel frame construction.)

The City’s review of development standards in relation to construction feasibility and housing affordability does not indicate any obvious or predictable link between these factors. As shown in **Table 4.4**, recent developments that have created new affordable housing opportunities for lower income households have been developed under a variety of zoning designations and at various densities. Although the City understands that the ability to increase built densities is an effective strategy for supporting affordability, there is no information to indicate that such increases in and of themselves will result in more affordable housing nor is there information to indicate that wholesale changes to existing development standards are warranted as a strategy for promoting affordability.

Approximately 20 percent of Concord’s residential land is zoned PD (Planned District). This zoning allows flexible setbacks, lot sizes, mixed uses and other variations in development controls, consistent with the General Plan, to encourage innovative subdivision design and maximum use of the land.

Planned District (PD) Standards - The City's Planned District (PD) zoning has been an effective tool for providing greater flexibility in development standards. Developers are encouraged to prepare preliminary development plans that respond to General Plan goals, objectives and policies, and there is considerable latitude through the discretionary review process between the developer, Planning Commission, and City Council.

The PD ordinance requires a use permit application to be filed only after the completion of the review process for a Preliminary Development Plan for sites that are either zoned Planned District, or for sites that necessitate a rezoning to Planned District. City staff will be proposing a change to the Planned District ordinance to allow an applicant to submit their use permit application at the same time as they submit their PDP application, thereby reducing permit review time by three to four months.

In accordance with the Zoning Ordinance, the Preliminary Development Plan must include a site analysis that identifies and includes the following:

- Proposed land uses and density, including building coverage, employee count, and parking areas.
- Environmental opportunities and constraints presented by soils, slopes, drainage patterns, surface geology, geological hazards, water bodies, vegetation, flood hazards, if any, heritage trees, and other natural features of the site and how these features are taken advantage of in the site plan to produce a high standard of development, public benefit, and satisfaction for the future occupants of the project.
- Relationship of the proposed project to existing and proposed circulation patterns (including but not limited to streets, highways, pedestrian walkways, public transit, bicycle paths and trails), parks, playgrounds, cultural amenities, and utilities.
- Relationship of the scale and mass of the proposed buildings to surrounding uses and land forms. This analysis shall include land uses and land forms immediately adjacent to the site and land uses and land forms at a greater distance if the scale and mass of the proposed buildings vary significantly from that of adjacent buildings.
- Harmony of the proposed design with the significant design features or theme of adjacent structures.
- Views to and from the subject property. Views from private property, public rights-of-way, public open spaces, or other public places to the subject property

shall be analyzed in accordance with the principles stated in Chapters 2.2, 2.3, 2.4, and 4.12 of the City of Concord *Community Design Guidelines*, dated August, 1987.

- Location of significant historical, cultural, and archaeological features of the site, including methods proposed to preserve and incorporate such elements into the proposed project.
- Areas within the project proposed for private common areas and/or for dedication to the public.
- The developer must also provide a conceptual site plan, proposed phasing, statement describing how the proposed Preliminary Development Plan complies with the policies set forth in the General Plan, and any additional information as may be required by the Planning Commission or City Council.

All residential zones may utilize the Planned Unit Development (PUD) process. In applying the PUD concept, lots less than the minimum size in a subdivision may be allowed if the overall density conforms to the zoning classification. For example, 6,000 sq. ft. lots may be permissible in an area with an 8,000 sq. ft. minimum lot size if the total density of the subdivision does not exceed one lot per 8,000 sq. ft. of net land area. This technique is used to protect environmentally sensitive portions of a property from development without penalizing overall density.

Through previous update efforts, the City has sought to address areas of potential constraints related to its development standards. As a result, parking standards have been modified to reduce development costs for special needs and senior housing; park land dedication standards have been restructured to equitably distribute costs between housing types; infill subdivision standards have been implemented to facilitate a high standard of housing development on parcels with significant physical obstacles to development; and parcel size minimums have been reduced in Planned District areas to encourage innovative and flexible development plans on remaining vacant parcels.

Development Standards. A comprehensive description and analysis of residential development standards for single-family and multi-family is included in **Appendix G**. The table summarizes the basic development standards (lot coverage, setbacks, and height) for the City's Single-Family Zoning Districts and Multi-Family Zoning Districts.

Parking Standards. The City's parking standards are set forth in Section 10820 of the City's Zoning Ordinance. The City requires two off-street parking spaces for each family or dwelling unit, with potential exceptions for small, relatively older single-

family dwellings. Studios and one-bedrooms have a reduced parking requirement of one-and-a-half spaces per unit. The City also provides for reduced parking requirements for senior housing and other special needs housing on case-by-case basis. The City's standards also allow for shared parking arrangements in mixed-use areas. Given that the City has previously reduced parking standard requirements for seniors, special needs housing, and mixed-use developments, there are no additional actions identified at this time.

The City recognizes that the provision of parking adds to the costs of housing development, but also recognizes that parking is a critical amenity of residential development. The City remains open to potential alterations to parking standards in response to specific situations, as provided for through the flexibility of the PD and PUD processes. Furthermore, the City is actively encouraging transit-oriented development in and around the Downtown BART station as well as mixed-use development that may help to reduce the parking requirements needed for the residential components of such developments.

Second Unit Standards. The City allows secondary living units in all Single-Family Zoning Districts as well as in single-family residential areas zoned PD. Second units may range in size from 275 square feet to 640 square feet, with no more than one bedroom. The second unit may be part of the primary structure, attached to the primary structure, or detached. There must be one additional off-street parking space provided for the second unit, which may be uncovered but which may not be tandem.

The City's development standards for second units act as a constraint to second unit development in that many older properties may not have adequate site area to accommodate both a second unit and, more importantly, the required additional off-street parking space. However, given the potential impacts on neighborhoods of allowing second unit development without an additional off-street parking space, the City does not believe that removing or relaxing this development standard would be consistent with sound planning practice. Nonetheless, as with any development matter, the City will consider second unit applications on a case-by-case basis, and grant exceptions when and where appropriate.

Second units are required to obtain a Zoning Administrator Permit and to go through the standard building permit procedures that other housing construction requires. Following is an example of the potential fees that would be charged, based on a 640 square foot detached secondary unit. Building Department fees as well as some others are based on valuation or area (square feet), so they can vary in cost.

Table 4.5 Second Unit Fees (based on a 640 sf detached unit)

Fee Type	Amount
<i>Zoning Administration - Permit Application Fee</i>	\$ 745.00
<i>Zoning Administration - Engineering Fee</i>	\$ 299.00
<i>Building Inspection</i>	\$ 503.00
<i>Electrical Inspection</i>	\$ 50.00
<i>Filing Fee - Building Permit</i>	\$ 19.15
<i>Filing Fee - Electrical</i>	\$ 19.15
<i>Filing Fee - Mechanical</i>	\$ 19.15
<i>Filing Fee - Plumbing</i>	\$ 19.15
<i>Mechanical Inspection</i>	\$ 50.00
<i>Off-Site Street Improvement Zone CW</i>	\$ 197.60
<i>Off-Site Street Improvement Zone 2</i>	\$ 790.40
<i>Park Service Fee Zone C</i>	\$1,604.00
<i>Plan Check - Building</i>	\$ 422.00
Plan Check - Planning	\$ 100.00
<i>Plan Check - Engineering</i>	\$ 68.00
<i>Plumbing Inspection</i>	\$ 50.00
<i>Seismic Residential</i>	\$ 3.92
<i>School District Developer Fee</i>	\$1,312.00
Total Fees	\$6,271.52

Constraints on Housing for Persons with Disabilities

The City actively encourages the development of housing to meet the needs of people with disabilities, including an Accessibility Assistance Program for low-income elderly and disabled homeowners, and financial assistance to support the development of new and retrofitted units accessible to people with disabilities. A review of the City's zoning requirements, permitting procedures, and related regulations do not indicate any governmental constraints on the development of housing for people with disabilities. The City's Permit Center provides streamlined processing for retrofit projects, with 90 percent of all permits processed within 24 hours (for minor projects) and the remainder processed in 18 working days (for major projects). These review periods are relatively short, and do not add considerably to retrofit costs. On the inspection side, in order to minimize impacts related to inspections, all inspections are performed within 24 hours of the inspection request.

The primary constraints on the development of housing for people with disabilities are in the private market—both in traditional home designs that create residential living environments that are inaccessible to many people with disabilities, and in development practices which consider 'accessible design' to be costly, and optional. The City has worked to overcome these nongovernmental constraints by providing information on housing resources for people with disabilities at the City's Building Department (see Program 3.2c), and through its financial assistance programs (see Program 3.2a).

In summary, land use regulations in Concord establish standards to promote the health, safety, and general welfare of the community. Efficiently administered, this system does not present actual or potential constraints to housing. The City has, through the Housing Element update process, identified specific instances where changes to existing development standards may be warranted as a means of facilitating specific types of housing development (e.g., infill development, small lot subdivisions, and a greater mix of housing types in new subdivisions) or to address specific areas of concern within the City's development standards (e.g., clarifying where and under what circumstances reductions in parking standards should be considered). However, these specific areas of concern aside, the City's review indicates that its current land use controls and development standards are not constraining development feasibility or the ability of developers to construct housing that is affordable to lower income households.

Building Codes and Enforcement Procedures

The City of Concord requires all construction to meet the requirements of the Uniform Building Code. In accordance with State law, the renovation of historic structures may include the use of materials and construction methods as of date of original construction, unless a health or safety hazard would result. The City responds to citizen complaints and investigates potential violations that may present a threat to the health, safety and general welfare of the community.

Because the Uniform Building Code limits wood frame construction (Type 1 construction) to four stories, multi-family developments of more than four stories in height typically face prohibitive costs as they must use concrete and steel construction and therefore go significantly higher than four stories, in most instances, to be economically feasible. However, this is an issue in all jurisdictions and is not specific to Concord, and the City has responded by allowing significantly higher densities in central areas of the city (up to 100 units per acre).

Recently, the City launched a Multi-Family Housing Inspection Program to provide regular, periodic inspections of developments with more than four units. The purpose of the program is to identify existing and potential health and safety issues in multi-family buildings and to work with building owners to address those issues. Required improvements may be assisted through the City's rehabilitation loan programs for qualified developments. The City has been sensitive to the issue of enforcing codes in a manner that protects the health and safety of residents while trying to minimize the inflationary impact that enforcement might have on rents.

Concord's building codes and enforcement procedures do not appear to create an undue constraint on housing development.

On/Off Site Improvement Requirements

On- and off-site improvement requirements are established on a case-by-case basis for new housing development. For large developments, specific improvements may be required, consistent with the City's General Plan policies and development standards to ensure that public health and safety are protected. Off-site improvements are required when a nexus exists between the development and its impacts on facilities. For example, the recent Crystal Ranch development—a large subdivision of single-family homes—was required to build a new fire station, plus traffic monitoring and signalization, storm drains, and streets.

Street widths in minor subdivisions are minimums required for emergency vehicles. Typically, a 20-foot street width is adequate for a minor subdivision (four or fewer lots). Roll curbs were allowed in Concord in the past, but are no longer allowed as they are subject to breakage over time since vehicles are encouraged by its design to drive up and over the curb. Lot widths in the City typically range from 60 feet (R-6 zone) to 110 feet (R-20 zone). These widths are minimums necessary to provide for adequate side yard setbacks and on-street neighborhood parking. Common driveway access for two or more homes may be approved. This arrangement reduces curb cuts and lowers construction costs.

Concord's on- and off-site improvement requirements do not appear to create a constraint to housing.

Fees and Exactions

There are a variety of fees required for new housing developments in Concord. The largest and most common fees that might potentially be charged to new residential developments are shown in the table on the following page. Other City fees for specific developments (e.g., hillside developments) may also apply. A full listing of the City's fees is available from the City's Permit Center.

Collectively, these fees can add between 10 to 20 percent to the cost of housing development in Concord, with the Water District fee in particular representing a significant cost in and of itself. An analysis conducted by staff and consultants using two sample building proformas (one for single-family, one for multi-family) showed fees representing approximately 9 percent of the cost for single-family homes selling at approximately \$410,000 (with profit and other 'soft costs' accounting for 20 percent, construction for 32 percent; land for 31 percent; and the remainder for

financing and off-site improvements). For the multi-family example, fees represented approximately 16 percent of development costs for a 200-unit development with each 775 square foot unit selling for approximately \$180,000 (with profit and other 'soft costs' accounting for 20 percent, construction for 40 percent; land for 21 percent; and the remainder for financing).

Impact fees provide the City with a necessary source of income to fund basic services. Nonetheless, the City is sensitive to the impact that development fees have on housing affordability, and has considered potential reductions to fees on a project by project basis. However, as a general policy, the City has opted to maintain its fee system and instead focus on opportunities for facilitating affordable housing development in other ways, including financial assistance, fast-track processing and increased densities.

While most of the impact fees in Concord do not represent a constraint to housing development, the water service hook-up fees in the range of \$18,600 (can vary upwards considerably) are charged by the Contra Costa Water District. These Water District fees have acted as a constraint to housing development in the City. Implementing program 1.2d on page 117 has been incorporated in the updated Housing Element to address this issue.

Impact fees provide the City with a necessary source of income to fund basic services. Nonetheless, the City is sensitive to the impact that development fees have on housing affordability, and has considered potential reductions to fees on a project by project basis. However, as a general policy, the City has opted to maintain its fee system and instead focus on opportunities for facilitating affordable housing development in other ways, including financial assistance, fast-track processing and increased densities.

Table 4.6 Building and Planning Fees

Building and Planning Fees	
<i>Plan Review Fee</i>	<i>per Table 1</i>
<i>Building Permit</i>	<i>per Table 1</i>
<i>Planning Review of Building Permit Applications</i>	<i>\$100 for four units or less \$931 for five to 24 units \$1,490 all other</i>
<i>Design Review</i>	<i>\$500 for four units or less \$1,000 for five to 24 units \$2,000 all others</i>
<i>Initial Env. Impact Analysis</i>	<i>\$1,490</i>
<i>Negative Declaration</i>	<i>\$372</i>
<i>General Plan/Redevelopment Plan</i>	<i>\$3,725</i>

Building and Planning Fees

Amendment

Minor Subdivision	\$500 pre-application review \$1,243 planning review plus \$123 per lot
Major Subdivision	\$750 (100 lots), \$1000 (101+ lots) for pre-app. Review \$3,105 planning review plus \$123 per lot
Lot Line Adjustment	\$496
Use Permit Application	\$1,862 for four units or less \$2,483 for five to 24 units \$3,105 all other
Variances	\$621 for a single-family home \$1,243 all others
Rezoning - Preliminary Dev. Plan (PD District)	\$2,483 original application fee \$1,862 for significant amendment \$931 for minor amendment
Rezoning Application	\$3,725

Impact Fees

Sewer Impact Fee	\$1,750 per unit
Traffic Mitigation Fee	\$1,976 per single-family unit \$1,384 per multi-family unit
Drainage Impact Fee	\$360 to \$1,240 depending on location
Park Dedication Fee	\$3,208 per unit for very low and low density residential \$2,172 per unit for medium density residential \$1,863 per unit for high density residential \$1,449 per unit for senior housing, special needs housing and downtown
School District Fee*	\$2.05 per square foot
CC Water District Fee*	\$18,600 per meter (typical)

* These are non-City fees.

Processing and Permit Procedures

The City of Concord has taken significant steps to ensure that the development review process is streamlined and that any additional costs resulting from review times are minimized to negligible levels through fast-track processing (especially for affordable housing development proposals). The permit process in Concord is designed to expedite all city land use permits. Since 1995, the Building, Planning and Public Works Divisions have been reorganized to provide a “one-stop” building permit procedure. For other land use permits, lines of communication and review have been strengthened between Divisions to shorten permit review timelines. Minor subdivisions are normally processed in 3 to 5 weeks. Planning and design review for a multi-family development typically takes 2 to 4 months.

The Planning Division offers brief informal pre-application conferences with senior staff to prospective applicants at no charge and explanatory materials have been prepared on the application and review process to streamline permit processing. The City has also established a formal Pre-Application Review process that brings the prospective applicant's project to the Development Advisory Committee for their review and comments. The Development Advisory Committee includes representatives from all City departments and divisions that would be affected by the proposed development project, including, but not limited to Planning and Economic Development Department (Planning, Economic Development, and Redevelopment Divisions), Public Works-Engineering Services Department (Current Development, Engineering, and Transportation Divisions), Parks & Recreation Department (Parks Division), the Police Department, as well as other non-city agencies that have jurisdiction. The cost for the Pre Application Review is between \$500 and \$1,000 depending on the size and intensity of the proposed project. Half of this fee will be refunded if an application is filed.

If the development is permitted by-right in a zoning district, only design review is required. There is currently no design review for single-family homes except for subdivisions on hillside areas. The City of Concord uses development agreements as authorized by Government Code Section 65864. Development agreements assist in establishing agreed upon conditions and a development timeline at the outset of a project.

The following analysis of planning permit procedures for new residential development would include properties designated on the General Plan for Low Density Residential and Medium Density Residential and other zones as noted below:

Single-Family Housing Development

- ***Single-Family Districts*** - Residential Zones R-6 to R-40. The permit procedure for a new single-family house located in a single-family zoning district that complies with setbacks, lot coverage, parking requirements, and compliance with other applicable municipal code requirements is subject to review and approval of a building permit.
- ***Planned District*** - The permit procedure for a new single-family house located in the Planned District that complies with setback, lot coverage, parking requirement and compliance with applicable Preliminary Development Plan and Use Permit conditions is subject to review and approval of a building permit.
- ***Hillside Development*** - The permit procedure for a new single-family house on a hillside property (average slope of 15 percent or greater) requires a Hillside Development Plan (HDP.) Hillside Development requires the review of grading and building design by the Design Review Board.

Multi-Family Housing Development

- **Multi-family Districts** - Residential Zones M-2.5, M-1.8, or M-1.0. The permit procedures for multi-family development in the low, medium, and high density multiple residential districts that includes apartment houses, cluster developments, townhouses, row houses, and other attached single-family ownership projects are subject to approval of the Design Review Board, and finally subject to review and approval of a building permit. Additionally, attached residential projects are subject to approval of either minor or major subdivision maps by the Zoning Administrator or Planning Commission, respectively.
- **Planned District** - The permit procedures for multi-family development in Planned District zones is subject to compliance with any applicable Preliminary Development Plan and Use Permit requirements adopted by the Planning Commission and City Council that would typically prescribe the approved land use, density, site plan, and design for each property/project. All new multiple residential development is subject to design review, and finally subject to review and approval of a building permit.

The one area in which the City has identified potential for improvement in its processing and permit procedures is in relation to the review process for Planned Districts. Planning staff has initiated a proposal to streamline that process, so that applicants do not have to go before the Planning Commission twice for the same application. This streamlining action is proposed as a new Housing Element program. (See proposed new Program 1.4h, Streamlining of the Planned District Review Process, on page 123).

- **Emergency Shelter/Transitional Housing** - There have not been any recent applications for emergency shelters or transitional housing facilities, although development applications for residential facilities serving special needs populations have previously been processed using the same streamlined process and standards which apply to all development proposals, with review times similar to those for other housing developments. The City strives to work with development proposals on a case by case basis to ensure that required review timelines are met. For example, the City has previously fast-tracked applications from nonprofit developers to help ensure that they meet required deadlines for funding proposals.

The permit procedures for an emergency shelter/transitional housing located in the Downtown Business (DB) district or other appropriately zoned district with an existing building is subject to review and approval by the Zoning Administrator. The Zoning Administrator may refer an application to the Planning Commission for review. New construction under thirty (30) feet in height is subject to a Zoning Administrator's Permit (ZAP). Such application could be referred to the Planning Commission. Any new construction with

maximum height of thirty (30) feet or more is subject to use permit approval by the Planning Commission. All new development is subject to Design Review, and finally subject to review and approval of a building permit.

Apart from this PD program change, the City of Concord concludes that its processing and permit procedures do not act as a constraint to housing.

Non-Governmental Constraints

Land and Construction Costs

The price of housing has risen since the late seventies at a much faster rate than household income, driven by the imbalance between housing demand in the region, and housing supply. In addition to land costs, contributing factors include materials, labor, financing, fees and associated development requirements, sales commissions, and profits.

Land costs have represented an increasing proportion of the overall costs of a new home over the past twenty years, especially in the Bay Area. In Concord, lots that are 0.25 to 0.5 acre in size (R-8 or R-10 zoning) may cost in the range of \$150,000 to \$175,000, with \$100,000 representing the extreme low end and \$225,000 representing the high end. Land costs for multi-family properties typically come to approximately \$40,000 to \$60,000 per unit, depending on the location and density of the development (with higher density developments having lower per-unit costs).

With construction costs ranging from \$120 to \$150 per square foot or more, the land and direct construction costs alone can put housing costs out of reach for many people. A 1,750 square foot home on a 0.25-acre lot will cost in excess of \$350,000, without adding in fees, financing costs, and profit. The base cost for a 900 square foot apartment will be over \$150,000.

Construction costs in Concord have increased significantly since 1990, when construction costs averaged \$78 per square foot, and the average total land and construction cost for a detached single-family home was \$158,415.

Indirect Costs

Indirect development costs include: financing; overhead, such as sales and marketing costs; profit and taxes. These items affect the cost and price of housing, but are beyond the control of the City of Concord. Prior to the passage of Proposition 13, the City did have some influence over property taxes. However, with the passage of that

legislation by the voters in California, the property tax rates are fixed and the City has very limited ability to raise local taxes.

Financing is a factor that is subject to the greatest increase or decrease over time. Although interest rates have been relatively low, the high cost of housing has made it difficult to qualify for financing for many families and individuals. Financing is particularly problematic for first-time buyers without capital or equity to qualify for financing and without incomes that are at or above the County median (approximately \$75,000 per year). For example, the income required for a \$300,000 mortgage at 7 percent is about \$73,000, which requires a monthly payment of \$1,998.

Community Concerns

Potential opposition to affordable housing exists in many communities throughout the Bay Area. Specific project concerns can relate to potential environmental impacts, quality of design, and the quality of long-term management of the project. The Housing Element includes programs to address these issues. It is the City's intent to assist in achieving project acceptability and allow for neighborhood participation.

Inventory of "At-Risk" Housing

Developments Assisted through State and Local Programs

The City has identified in Table 4.7 the following developments as having received City or State assistance and being 'at risk' of converting to market rates in the 2002 to 2012 time period due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. In total, there are 4 very-low-income units, 29 low-income units, and 86 moderate-income units at risk of conversion to market rates within the 2002 to 2012 time period.

Table 4.7 Inventory of "At Risk" Housing Units

Location/Name	Number of Units	Expiration Date
1681 Haller Court	1 Low Income Unit	2010
1691 Haller Court	1 Low Income Unit	2010
1149 Meadow Lane	2 Low Income Units	2010
1854 Robin Lane	2 Low Income Units	2012
880 Robin Lane	2 Low Income Units	2009
1890 Robin Lane	2 Low Income Units	2010
1750 Diane Court	4 Low Income Units	2012
1751 Diane Court	4 Low Income Units	2012
1760 Diane Court	11 Low Income Units	2012
Coral Court Apts.	9 Moderate Income Units	2002

Location/Name	Number of Units	Expiration Date
Lime Ridge Apts.	14 Moderate Income Units	2003
Valley Terrace/Garaventa Oaks	63 Moderate Income Units	2002
Las Trampas	4 Very Low Units	2007

Financial Analysis of At-Risk Units

State law requires municipalities to address the issue of at-risk housing in their Housing Elements, focusing in particular on those developments that are 'at risk' of losing their assisted housing status during the planning period. In total, there are 29 single-family units and 169 multi-family units that are at risk of conversion to market rates.

The cost of replacing these units—based on a proforma analysis prepared by the City to analyze typical multi-family and single-family housing development costs—would be approximately \$120,000 to \$140,000 per unit, including land costs, construction costs, and fees (but not including soft costs such as marketing and profit). To replace 169 multi-family units (all expected to expire in the first five years of the planning period) would cost approximately \$20.3 million to \$23.7 million. The cost for replacing the 29 single-family units, all of which expire in the 2007 to 2012 period, would be in the range of approximately \$250,000 to \$320,000 per unit, depending on unit size and location. This would equal a total replacement cost of approximately \$7.3 million to \$9.3 million (including land costs, construction costs, and fees, but excluding soft costs such as marketing and profit).

The cost for preserving these units is likely to be considerably less. Through its acquisition and rehabilitation program, the City has previously leveraged State and federal funds through City contributions. For example, through use of \$1.9 million in RDA funds, the City was able to help Eden Housing leverage \$5.1 million in bond financing and \$290,000 in HOME funds to acquire and rehabilitate 91 housing units in the Maplewood and Golden Glen Apartments, of which 77 have been restricted for very-low-income households and 12 for low-income households through the year 2054. The cost of rehabilitation and acquisition in this case was approximately \$80,000 per unit.

Many of the units identified as being 'at risk' are not in need of rehabilitation, but may require acquisition in order to be preserved as affordable units. Acquisition costs will vary considerably depending on each project's location and attributes and market conditions at the time of sale. It is assumed that in total, the costs of preservation through acquisition (and rehabilitation where necessary) will be approximately one-half to two-thirds the cost of new construction.

Public and private nonprofit corporations known to the City to have legal and managerial capacity to acquire and manage these housing developments include BRIDGE Housing Corporation, Eden Housing, Phoenix Programs, and Resources for Community Development. Housing Element Implementing Program 2.1h on page 129 sets forth the City's approach in relation to the preservation of the City's at-risk assisted housing developments.

In the 1960's, the federal government provided low-interest loans and rent subsidies through various programs administered by the federal Department of Housing and Urban Development (HUD) and Farmers Home Administration (FHA). In return, private developers/owners agreed to build or operate rental projects that were protected by a 40-year low-income use restriction. In order to stimulate private participation, the owners were given the option to prepay their contracts prior to the loan maturity dates. As owners exercise their options and as these loans mature, the units may be sold or converted to market-rate units. In many cases, the tenants in residence are displaced and the inventory available to lower-income rental units declines.

The California Housing Partnership Corporation, created by the California Legislature in 1987 regularly publishes an inventory of low-income rental units that are at risk of conversion through loan maturity or early prepayment of their contracts. They have identified seven federally-assisted multi-family housing developments in Concord, totaling 642 units (see **Table 4.8**). Two of these developments—Clayton Gardens and Concord Green—have already prepaid or 'opted out' of their affordability restrictions. One development—Clayton Villa—is considered 'at risk' of conversion to market rates during the planning period (its original Section 8 expiration date is in December 2004). One other development—La Vista Apartments—is not scheduled to expire until March 2013, while the remaining developments—Concord Residential Club, Phoenix Apartments, and The Heritage—are owned and managed by nonprofit groups with a long-term commitment to affordable housing. These developments are considered to be 'low risk' for conversion to market rate housing.

In total, 305 of the remaining 381 assisted units in Concord are Section 8 rental assistance housing. In the Section 8 program, the rental payment of the tenant is limited to 30 percent of income with the difference between this amount and a rental rate set by HUD paid through a rental assistance payment. These Section 8 subsidies are tied to the project and cannot be used by tenants if they move elsewhere.

Table 4.8 Federally-Assisted Multi-Family Housing in Concord

Project Name	Project Type	Sec. 8 Units	Total Units	Sec. 8 Exp. Date	Status
<i>Clayton Gardens*</i>	Senior	130	131	9/99	Opted out 11/98
<i>Clayton Villa</i>	Senior	79	80	12/04	At Risk
<i>Concord Green</i>	Family	57	130	4/00	Prepaid 4/98
<i>Concord Resid'l Club</i>	Dev. Disability	19	20	2/12	Low Risk (nonprofit)
<i>La Vista Apartments</i>	Family	75	75	3/13	Post-2006 Expiration
<i>Phoenix Apartments</i>	Mental Disability	11	11	12/02	Low Risk (nonprofit)
<i>The Heritage</i>	Senior	121	195	4/98, 7/04	Low Risk (nonprofit)

* Clayton Gardens continues to provide senior housing, although it has 'opted out' of its Section 8 status.

Source: California Housing Partnership Corporation, April 2001.

State law requires municipalities to address the issue of at-risk housing in their Housing Elements, focusing in particular on those developments that are 'at risk' of losing their assisted housing status during the planning period. There is one development in Concord that is considered at-risk, which is the Clayton Villa senior apartments, comprising 79 housing units receiving Section 8 assistance. Housing Element Implementing Program 2.1h on page 129 sets forth the City's approach in relation to the preservation of this assisted housing development.

Chapter 5: Evaluation of the 1990 Housing Element

NOTE: Italicized, boxed text in this section indicates excerpts from the 1990 Housing Element.

Overview of the 1990 Element

The City of Concord's current Housing Element was adopted in October 1990. The prior element was adopted in December 1984 for the period 1985 to 1990.

In keeping with State law requirements, the Housing Element contains a needs assessment, vacant land inventory, evaluation of previous program achievements, and a statement of goals, policies and implementation measures for responding to the City's housing needs, constraints and opportunities.

The policies and implementing programs of the 1990 Housing Element are organized under five goal statements:

GOALS OF THE 1990 HOUSING ELEMENT

- Goal 1.** *Promote a balanced supply of housing for all income groups residing or who wish to reside in Concord.*
- Goal 2.** *Preserve and enhance Concord's residential neighborhoods and improve the quality of life in the City's neighborhoods.*
- Goal 3.** *Encourage the expansion of housing opportunities for special needs groups, such as seniors, female-headed households, disabled, first-time homebuyers, large families, and the homeless.*
- Goal 4.** *Strive for equal housing opportunity and access for all people regardless of race, color, age, religion, national origin, sex, physical handicap or marital/familial status.*
- Goal 5.** *Ensure the preservation of older and historical areas, homes and buildings.*

The goals, policies and programs of the 1990 Housing Element were originally established for the 1990–1995 planning period. However, because the State of

California did not re-initiate the statewide housing element process again until 1999, the planning period was extended to cover the years 1990 to 1999.

Concord's 1990 Housing Element was 'certified' by the California Department of Housing and Community Development as meeting the State's requirements for housing elements.

Assessment of Goals, Policies and Programs (1990–1999)

GOAL 1 OF THE 1990 HOUSING ELEMENT

Promote a balanced supply of housing for all income groups residing or who wish to reside in Concord.

Assessment: This goal supports the long-term economic and social viability of Concord and the region by promoting a balance between jobs and housing to:

- Provide safe, convenient and affordable housing for all economic segments of the community.
- Support a vital and diverse population, with a mix of household types and income levels.
- Support the local economy by providing adequate housing for the employees of area businesses.
- Provide for the special housing needs of various groups, including seniors, people with disabilities, large families, female-headed households, first-time homebuyers, and the homeless.
- Reduce demand for transportation systems.
- Improve air quality.

Achievement of Goal 1 depends on the success of supporting policies and objectives.

Goal 1, Policy 1 of the 1990 Housing Element

Housing production, conservation, and rehabilitation objectives for the City of Concord for 1988–1995 as projected by the Association of Bay Area Governments (ABAG) are:

Income Group	New Construction⁴	Conservation and Rehabilitation⁵
Very Low Income	785 units	317 units
Low Income	628	306
Moderate Income	824	60
Above Moderate Income	1,686	
Total	3,923 units	683 units

The quantified goals presented in Policy 1 are five-year goals. It is not known at this time what resources will be available 3, 4 or 5 years in the future. Achieving the five-year housing production and affordability goals will be very difficult. It is believed that setting high goals will encourage the availability of resources. It is appropriate that five-year goals aim high while “realism” be applied to an annual review of housing production. The annual review of production will be more closely related to the resources known to be, or reasonably expected to be, available. Each year it will be possible to examine the shortfall in achieving five-year goals and set appropriate housing production and improvement targets for the following year. Revisions to the five-year housing production and affordability goals may be needed as a result of the Comprehensive General Plan Update that was initiated in 1990 and is expected to be complete in 1992.

Assessment: Policy 1 establishes the production, conservation and rehabilitation objectives for the City of Concord for the planning period of 1988–1995, which was subsequently extended to the end of 1998.

A review of new construction and rehabilitation data for the period from 1988 through the end of 1998 indicates a significant shortfall in comparison to the original objectives:

Table 5.1 Actual Units Produced, Conserved or Rehabilitated, 1990–1998

Income Group	New Construction	Conservation and Rehabilitation
Regulated Units		
Very Low Income	41 units	97 units
Low Income	15	82
Moderate Income	14	8
Unregulated Units		

⁴ Represents the ‘regional housing need’ as determined by ABAG for the 1988-1995 planning period for the City of Concord.

⁵ Includes 353 units to receive rehabilitation assistance and 330 units to be conserved.

Income Group	New Construction	Conservation and Rehabilitation
Single-Family, detached	785	-
Single-Family, attached	119	-
Multi-Family	250	160
Total	1,224 units	347 units

Source: City of Concord Building Division, Housing Division and Planning Division, 2001

The paragraph following the objectives table in Policy 1 acknowledges that achieving the five-year production and affordability goals will be difficult in light of available resources. However, it further states that it is appropriate to 'aim high' in order to encourage the availability of resources, with 'realism' being applied in the annual review of housing production.

Unfortunately, the reality in Concord and throughout the region during the early part of the 1990s was that little new housing development occurred due to regional market conditions that discouraged private investment. This market constraint was further exacerbated by the lack of land and small existing parcel sizes in many parts of Concord. As a result, for the first part of the decade, relatively little new housing development was seen in Concord. Most of the development in Concord during the 1990s occurred in the latter part of the decade.

The development of new regulated units affordable to very-low-, low- and moderate-income households achieved only 3 percent of the hoped for new units. The City also approved development of 1,154 unregulated units, of which 904 were single-family units and 250 were multi-family. It is likely that a number of the multi-family units were affordable to moderate-income households, although specific data on the affordability of these units is not available.

The City's implementation of an aggressive rehabilitation assistance program achieved over 50 percent of the objective for rehabilitation and conservation during the planning period, with an additional 708 units rehabilitated or conserved since January 1999. Many of these rehabilitated units have had affordability restrictions established as a result of the rehab assistance program, providing quality affordable housing for many years to come.

Of all the lower income categories, the City's programs were most successful in creating new units affordable to very-low-income households during the planning period, achieving 41 new units and 97 rehabilitated units with affordability restrictions (approximately 13 percent of the unit objective).

Appendix E provides a list of units that were developed or rehabilitated with City assistance during the 1989 to 1998 period.

Assessment Summary—Goal 1, Policy 1 of the 1990 Housing Element

Overall Objectives. Achieving the 1990 ABAG housing goal numbers has been extremely difficult. The number of units produced is a fraction of what was identified as Concord's housing need.

- ✓ **New Construction.** More aggressive City programs are needed to facilitate the development of new housing that is affordable to lower income households.
 - ✓ **Rehabilitation/Conservation.** The City's rehabilitation assistance programs have created a large number of units with affordability restrictions. The City should strive to achieve longer periods of affordability restriction and to meet State guidelines that allow some assisted units to be counted towards meeting the RHND housing goals (per Assembly Bill 438).
-

Goal 1, Policy 2 of the 1990 Housing Element

Continue to support the following previously described programs, where appropriate to assist in the attainment of housing production, conservation, and rehabilitation goals:

- *Development Agreements with private and non-profit development corporations*
- *Second living units*
- *Modular homes in single-family residential areas*
- *FAR zoning*
- *Planned District zoning*
- *Density bonus program*
- *Redevelopment Agency 20% Housing Fund*
- *Mobile home park preservation and rent issues*
- *Planned Unit Development*
- *Density Transfer*
- *Section 8 assistance*
- *First-Time Homebuyers Program*
- *Rehabilitation loans*
- *Fair Housing Program and housing counseling*
- *High standards for condominium conversions*

- *High density zoning in the Downtown Area*
- *Duplexes on corner lots*
- *Reduced parking requirement for senior and special needs housing*
- *Title 24 handicapped access and energy conservation requirements*
- *Historical properties designation and protection*
- *Community Design Guidelines to promote long term housing quality*
- *Expedient permit processing*
- *Relatively low permit fees*
- *TSM program and other transportation management efforts to promote jobs/housing balance*
- *Building move provisions in the Municipal Code to assist housing stock conservation*
- *Neighborhood Preservation Program*
- *Residential use above the ground floor in the Downtown Area*
- *Residential use in neighborhood commercial districts*
- *Infill subdivision policy*
- *Measure C jobs/housing balance and creation of housing opportunities provisions*

Responsibility: *Planning Division, Housing and Community Services Division, Redevelopment Agency*

Budget: *General Fund and appropriate funding sources for specific programs*

Time Frame: *Ongoing*

Assessment: Policy 2 provides a list of specific programs intended to support housing production, conservation and rehabilitation. These programs are described in the 1990 Housing Element under the 'Schedule of Recommended Programs.' A review of each program follows.

- ***Development Agreements.*** This program has had a significant impact on housing production. City officials continue to seek out and maintain agreements with private and non-profit developers.
- ***Second Living Units.*** The City allows a one-bedroom attached apartment or detached cottage by permit in all single-family detached residential zones. However, only 23 new second units have been legally developed in the City during the past ten years, 18 of which were approved between 1990 and 1993. An unknown number of illegal second units may exist in the City. The City has not previously enacted an 'amnesty program' for second units, nor has it aggressively pursued measures to encourage new second unit development (e.g., reduced fees,

greater flexibility in development standards, and/or rehabilitation assistance to help bring substandard second units up to code). It is believed that many second units provide housing at rents which are affordable to moderate- and low-income singles and couples.

- ***Modular Homes in Single-Family Residential Areas.*** Some modular homes have been developed in single-family residential areas. City policies regarding manufactured housing are consistent with State law, allowing modular units in all residential areas if placed on a permanent foundation, connected to public utilities, and provided with one covered parking space (required in all residential districts).
- ***FAR Zoning.*** This program has not had a significant impact on housing, as very few areas of the City are zoned using FAR requirements.
- ***Planned District Zoning.*** The City makes frequent use of Planned District zoning, and many new developments have created a planned district in the development process. The flexibility provided through PD zoning is seen as a key strength, especially in promoting higher density developments and more innovative design solutions. However, the current development review process for planned district developments is considered unnecessarily cumbersome, requiring two appearances before the City's Planning Commission. This process is currently under review and revision as part of a renewed effort by the City to streamline the planning and approval processes.
- ***Density Bonus Program.*** The City's density bonus program meets the requirements of State law. It has encouraged both high-density development and the development of affordable housing. The two most recent projects to take advantage of the density bonus program—Jordan Court (completed in 1999) and Vintage Brook Senior Apartments (currently under construction)—are both for-profit developments that are 100 percent affordable. However, the program has not provided as strong an incentive for mixed-income housing. While numerous mixed-income density-bonus projects were completed by for-profit developers in the early to mid-1980s (typically with 20 percent of the units affordable to moderate-income households), the City's shift towards allowing high density in the downtown area (up to 100 units/acre) and flexibility in terms of densities in planned districts means that most developers do not need the density bonus program to achieve desired densities.
- ***Redevelopment Agency 20% Housing Fund.*** The Redevelopment Agency Fund has been very successful in providing improvements to low-income areas of the City, and all City-assisted multi-family rehabilitation projects have used the Redevelopment Agency's funds. The Fund is projected to receive \$2.2 million in the 2001–2002 fiscal year. Much of the fund is used to support housing rehabilitation, with some going towards new construction of affordable units.

Support is also provided for neighborhood improvements, such as sidewalk repairs, in low- and moderate-income areas.

- ***Mobile Home Park Preservation and Rent Issues.*** The City has passed two ordinances to preserve mobile homes as an affordable housing option. The first addresses mobile home rent stabilization and allows residents to petition if their rents are raised higher or more quickly than the ordinance allows. The second ordinance sets high thresholds on the conversion of mobile homes to other uses, requiring developers to fund an impact study to identify and respond to the impacts of such a conversion. Both ordinances have been successful in retaining affordable mobile home units, many of which serve families and seniors.
- ***Planned Unit Development.*** This program is rarely used, and has not had a significant impact on housing production.
- ***Density Transfer.*** Developers may choose to develop using a density transfer. This program is rarely used, however, because the City has been supportive of higher density development, with up to 100 units per acre allowed in the downtown area.
- ***Section 8 Assistance.*** There are currently 1,070 Section 8 contracts in effect in the City of Concord. The families receiving Section 8 assistance in Concord have an average annual income of \$13,624. Nearly 60 percent of those households receiving assistance are White, with approximately 15 percent Black and 15 percent Asian. The remaining 10 percent are Hispanic or Indian. Also, just over half of the recipients are Elderly or Disabled. The Housing Authority opened its waiting list for a week in February, the first time in several years. The waiting list is currently 7 years long, and may grow longer as a result of decreased funding for Housing Authority programs.
- ***First-Time Homebuyers Program.*** The City has provided project-specific assistance for first-time homebuyers, namely to the Clayton Hills condominium development and to two Mt. Diablo Habitat for Humanity developments. Through these three projects, twenty-one very-low- and low-income households have been able to purchase their first home.

The City has also developed and is now implementing a First-Time Homebuyer Program, utilizing Redevelopment Housing Set-Aside funds to provide zero interest second mortgages to qualified low- and moderate-income homebuyers. The funds can be used toward a down-payment and/or closing costs. The program is targeted to homes located in areas that have an established neighborhood partnership association as these areas have shown a commitment to working with the City and improving their neighborhoods.

- ***Rehabilitation Loans.*** The City has rehabilitation loan programs for several types of housing: owner-occupied single-family units, owner-occupied mobile homes, and multi-family rental units. The single-family rehabilitation loan program, the

first housing program offered by the City, was established over 25 years ago. The multi-family rehabilitation loan program began in 1976 as a pilot program focused on the rehabilitation of low-income rental properties in the Virginia Lane neighborhood and was subsequently expanded citywide. The City's rehabilitation loan programs were responsible for improving 347 units (187 affordable) between January 1988 and December 1998. Since January 1999, these programs have been responsible for the rehabilitation or acquisition of 708 units (684 affordable). The City anticipates continuing to serve at least 40 units a year through rehabilitation loans.

Although these programs serve single-family and multi-family housing, they have been less successful in multi-family developments in large part because the multi-family rehabilitation loan program requires property owners to restrict the rents on 40 percent of the units to levels affordable to low-income households for a term of twenty years. Given the current rental market and high market rate rents, property owners are reluctant to enter into agreements that impose affordability restrictions. The City is currently reviewing the multi-family rehabilitation loan program guidelines and may propose revisions aimed at increasing property owner participation in the program.

The City also provides assistance by offering exterior enhancement rebates, for items such as painting and landscaping, to low-income homeowners. Grants are also available to low-income elderly and disabled homeowners for emergency home repairs, accessibility improvements, and weatherization and home security improvements. These programs served 226 households during the planning period.

- ***Fair Housing Program and Housing Counseling.*** The City has contracted with Housing Rights, Inc. to provide comprehensive housing counseling services, including fair housing counseling and tenant/landlord services, to low- and moderate-income Concord residents. In addition, the City previously contracted with Casa Hispana to provide housing information and community outreach to the Hispanic community and Monument Corridor area. The City worked with Casa Hispana to increase training on fair housing issues and available resources. These services are further discussed under the evaluation of Goal 5.
- ***High Standards for Condominium Conversions.*** The City adopted an ordinance to regulate conversions in order to lessen the impact on the rental market. No conversions have been done since 1990.
- ***High Density Zoning in the Downtown Area.*** The downtown area has been identified by the City for increased high-density housing development. The Legacy project, a housing development with 259 market-rate units, is the first of many new projects planned in this area. Because downtown zoning allows densities of up to 100 units per acre, the City has the opportunity to increase the supply of

housing on underdeveloped sites. The City Council is supportive of increased densities, and has used condemnation as a tool to facilitate redevelopment at higher densities. Most of the housing units being developed in the downtown area will be market rate or affordable to moderate-income families. City staff is encouraging the development of ownership units, but developers are primarily developing rental units. The development of housing in the downtown area will contribute significantly to the housing supply, and the City is working actively to facilitate the development process.

- ***Duplexes on Corner Lots.*** New developments have not taken advantage of the ability to build duplexes on corner lots. The City is considering identifying specific areas, particularly in higher cost subdivisions, to allow and/or promote this program, or to increase the provision to allow duplexes to be built on non-corner lots if they undergo design review and can address on-site management concerns.
- ***Reduced Parking Requirement for Senior and Special Needs Housing.*** This provision is often used in senior and special needs housing, and has contributed to an increase of both the number of units and the ability to meet affordability targets in these developments. The City Council is very supportive of this program.
- ***Title 24 Handicapped Access and Energy Conservation Requirements.*** This program complies with State requirements, and has promoted the construction of units that are accessible and that increase energy efficiency.
- ***Historical Properties Designation and Protection.*** No new historical properties have been designated since 1990. Properties previously designated have remained preserved.
- ***Community Design Guidelines to Promote Long Term Housing Quality.*** The City's Community Design Guidelines were developed in the mid 1980s and have not been significantly changed since then. The Design Guidelines encourage high quality design and construction. The City's Design Review board determines whether a project meets the guidelines, with the goal of making developments 'fit in' with the community at large. Until recently, the number of residential projects reviewed under design guidelines was very limited because design review is only required for multi-family developments, not single-family developments (except for hillside properties and special circumstances). In the next 6 to 12 months, City staff will be proposing changes to the design review ordinance that may require a more comprehensive review of all single-family dwellings to allow for a preliminary design review of all projects.
- ***Expedient Permit Processing.*** Permits are expedited as much as possible. Affordable projects are not treated differently than other projects, but if a project is of interest to the City, it will move forward more quickly. The City is taking

measures to further streamline its planning permitting process in its current zoning revision. Currently, 90 percent of all building permits are issued over the counter. The remaining permit requests are responded to within 18 days of application. No specific ordinance has been adopted mandating this process, but this is the City's current operating procedure.

- ***Relatively Low Permit Fees.*** Permit fees in the City are based on the value of the proposed development. Affordable developments are subject to the same fees as market-rate projects. However, permit fees may be deferred for affordable housing projects.
- ***TSM Program and Other Transportation Management Efforts to Promote Jobs/Housing Balance.*** A citywide, voluntary, Transportation Demand Management (TDM) program is in practice, with information on participation available to all businesses. The City also encourages housing development near mass transportation, especially in the downtown area, such as the 259-unit Legacy development which is located near BART.
- ***Building Move Provisions in the Municipal Code to Assist Housing Stock Conservation.*** A few houses have been relocated and consolidated, in accordance with State law. However, this program has not been employed often and has had little significant impact on housing.
- ***Neighborhood Preservation Program.*** The Neighborhood Preservation Program was developed to give equal attention to the neighborhoods as given to other areas of town. Through the program, staff in the Building and Neighborhood Services Department work with neighborhoods to increase resident involvement and preserve housing units, especially units that serve low- and moderate-income families.

Between 1988 and 1998, the City organized eleven neighborhood committees throughout the City. The program has grown to currently support 17 groups. The committees produce neighborhood newsletters and identify improvement and services needs. The City works with the committees to provide information on resources available to meet neighborhood needs. The City funds about three capital projects a year that have come from neighborhood requests, and will continue to help neighborhoods identify and respond to their needs. The current City beautification projects on Solano, Monument, and Willow Pass Roads are in response to neighborhood requests.

The City also recently adopted and is now implementing a Neighborhood Services Strategic Plan.

- ***Residential Use Above the Ground Floor in the Downtown Area and Residential Use in Neighborhood Commercial Districts.*** Mixed-use development is allowed in the City's 'PD' zoning. Also, residential units above first floor retail are commonly

allowed, and mixed-use developments are being actively encouraged by the City in the downtown area. The City is also considering ways to redevelop existing shopping centers and neighborhood commercial properties to include housing while maintaining commercial uses. The City is considering developing community plans and design standards for mixed-use developments along arterial roads.

- ***Infill Subdivision Policy.*** Opportunity sites within the Redevelopment Area have been identified, and sites with near-term potential have been slated for use. Infill opportunities on sites outside of the Redevelopment Area were identified by staff through the current Housing Element update process and are included in **Table 4.1** on page 51.
- ***‘Measure C’ Jobs/Housing Balance and Creation of Housing Opportunities Provisions.*** Contra Costa County’s Measure C requires certain programs to be covered in the General Plan, including policies related to growth management, transportation, and jobs/housing balance. Pursuant to Measure C, the Contra Costa Transportation Authority distributes funds to all County jurisdictions for roadway improvements that meet certain criteria. Award of these funds depends in part on the status of every city’s Housing Element. The City of Concord currently has a certified Housing Element and General Plan policies in compliance with Measure C requirements.

Assessment Summary—Goal 1, Policy 2 of the 1990 Housing Element

- ✓ ***Flexible Zoning and Standards.*** Flexible (PD) zoning has helped facilitate the development of housing, including housing that is affordable to people with lower incomes. Flexible parking standards have also been valuable in supporting housing for seniors and people with disabilities. However, the City should review maximum lot coverage requirements to ensure that they are not placing an undue constraint on the development of high-density, multi-family housing.
- ✓ ***High Densities.*** High densities in the downtown area help facilitate housing development. However, there is little incentive for market-rate developers to utilize the ‘density bonus’ program to incorporate affordable units in their developments in the downtown area due to the high densities that can be achieved under the base zoning designations. However, density bonuses can be a useful tool in areas outside of the downtown.
- ✓ ***Procedural ‘Streamlining.’*** The City has implemented many measures to streamline the development review process and continues to seek ways to streamline the process further.
- ✓ ***Fees for Affordable Housing.*** The City should continue to defer fee payments when possible for affordable housing developments, or to pay fees in whole or part

from redevelopment set-aside funds when developments meet affordability criteria and City goals.

- ✓ **Redevelopment Funds.** Set-aside funds provide a valuable source of local financing for housing. These funds can be used to leverage additional funds from State, Federal and private financing sources.
 - ✓ **Rehabilitation/Conservation.** The City's rehabilitation assistance programs have created a large number of units with affordability restrictions. The City should continue to achieve longer periods of affordability restriction and to meet State guidelines that allow some assisted units to be counted towards meeting the RHND housing goals (per Assembly Bill 438).
 - ✓ **Neighborhood Preservation.** The City's neighborhood preservation efforts have been successful in promoting increased neighborhood participation and improving neighborhood quality. The current program should be continued and the Neighborhood Strategic Plan implemented.
 - ✓ **Community Design Guidelines.** Review the design review ordinance to determine whether a more comprehensive review of all single-family dwellings is warranted and to allow for a preliminary design review of all projects.
 - ✓ **Mobile Homes.** City efforts towards the preservation of mobile home parks as affordable housing have been relatively successful and should be continued.
 - ✓ **Section 8/Rental Assistance.** The lack of units where Section 8 certificates are accepted needs to be addressed.
 - ✓ **Second Units.** See Policy 4.
 - ✓ **Mixed Use.** Encourage the development of new mixed-use projects both downtown and in neighborhood commercial areas.
 - ✓ **Element Organization.** It might be more effective to list these programs under the relevant goals and policies later in the Housing Element, rather than in one single list here.
-

Goal 1, Policy 3 of the 1990 Housing Element

Lower Cost - Single-Family. Encourage the development of lower-cost housing in new and existing single-family developments. (NOTE: "Single-family" as used here includes "detached," "townhouse," and other variants. Condominiums are considered separately. "Lower cost" as used here includes housing that is affordable to Very Low, Low, and Moderate income households).

1990-1995 Objectives

- 1) *Develop and maintain an inventory of available sites through the following actions:*
 - *Maintain a current listing of sites and buildings that are available for adaptive reuse and development by the private sector, public sector or private non-profit corporations for the development of housing affordable to Very Low, Low, and Moderate Income households.*

Responsibility: Planning Division

Budget: General Fund

Time Frame: Conduct a comprehensive update of the list of sites and buildings semiannually, in January and July of each year.

- *Consider the impact on citywide housing availability and affordability, during staff analysis and public review of rezoning and other development permit actions.*

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

Assessment: Policy 3 promotes the development of ‘lower cost housing’ in single-family developments. The objectives for implementation of this policy focus on (1) maintaining a current list of potential development and reuse sites for affordable housing, and (2) an affordable housing impact review in rezoning and permit actions.

Of these objectives, the listing of potential sites and buildings for development and reuse has not been formally developed, although a complete inventory is being prepared in conjunction with the Housing Element Update. However, the second objective is implemented on an ongoing basis, as staff do consider the impact of rezonings on housing availability.

Neither objective speaks to the issue of actual construction or rehabilitation of single-family homes to meet the needs of very-low-, low- and moderate-income households. Nonetheless, the City has been able to facilitate the development and/or rehabilitation of single-family homes in these income categories, including a for-sale duplex and 16 units of for-sale single-family homes for very-low- and low-income households built by Mt. Diablo Habitat for Humanity. Other achievements include 91 very-low-, low- and moderate-income households that have received assistance through the City’s Single-Family Home Repair Loan and Mobile Home Repair Loan programs; and 480 very-low- and low-income households that have received assistance through the City’s Emergency Home Repair and Accessibility Assistance Grant Program; Exterior Enhancement Rebate Program; and/or Weatherization and Home Security for Seniors Grant Program.

Assessment Summary—Goal 1, Policy 3 of the 1990 Housing Element

- ✓ **Inventory of Opportunity Sites.** The City recognizes the value of having an updated list of potential development and reuse sites available on an ongoing basis, and is working towards implementation of that goal using the City’s Geographic Information System (GIS).
- ✓ **Expanded Objectives.** The objectives of this policy should be expanded to incorporate City efforts aimed at development and/or rehabilitation of single-

family homes that are affordable to lower income households, with reference to specific housing programs where applicable.

- ✓ **Attached Housing and Small Lot Subdivisions.** The policy could also be furthered by encouraging the development of attached housing and single-family homes on small lots in appropriate locations. Habitat for Humanity's Ellis Street Townhomes development is a prototype that could be replicated to provide home ownership opportunities for lower income households.
 - ✓ **Duplexes and Second Units.** See Policy 4.
-

Goal 1, Policy 4 of the 1990 Housing Element

Lower Cost - Duplexes. Permit the development of duplexes in new and existing single-family developments in accordance with state law and Concord Municipal Code requirements. (NOTE: "duplex" as used here refers to two dwelling units in a building on a single lot, generally signifying that at least one of the two units will be a rental unit.)

1990–1995 Objectives

- 1) *Increase production of duplexes through the following actions:*
 - *Allow duplex condominiums, with requirements to protect the public health, safety, and general welfare, to increase opportunities for home ownership.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Initiate ordinance amendment in FY 1990–1991
 - *Review the existing requirement that a lot at the intersection of two public streets must be vacant for two years to qualify as a duplex lot if additional criteria are met. Relief from this requirement would promote the development of housing that is affordable to very low, low, and moderate income households.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Complete by 12/31/91
 - *Report to the Planning Commission by December 31, 1992 on the feasibility of allowing duplexes in single-family residential zones on lots that are significantly larger than the minimum lot size required by zoning.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Complete by 12/31/92
- 2) *Allow second units on lots zoned single-family in accordance with state law and Concord Municipal Code Requirements.*

- *Report to the Planning Commission by December 31, 1991 on the reasons why, with 47 secondary living units approved 1985–89, only 17 units were constructed. Amend the zoning ordinance, as desired by the Commission and City Council, regarding the development of second units in the City.*

Responsibility: Planning Division

Budget: General Fund

Time Frame: Complete by 12/31/91

Assessment: The City has not actively promoted duplex development or second units, but does allow them as part of its overall housing program. Amendments to the zoning ordinance that would make it easier to build duplexes and/or second units have not been made, but are being considered as part of the current zoning review process.

Assessment Summary—Goal 1, Policy 4 of the 1990 Housing Element

Duplexes. Changes to the City's zoning ordinance have not been made that would make it easier to build duplex units on corner lots in single-family home neighborhoods. These changes will be considered in the City's current zoning ordinance update.

Second Units. Changes to the zoning and development standards should be considered as a means of facilitating second unit development (e.g., changes to the minimum square footage requirements.) A more aggressive program to promote second units in new and existing developments, and/or to provide 'amnesty' for existing illegal second units, could help meet the City's housing need for small, moderate- and low-income households. Second units can also provide an income stream for homeowners, making home ownership more achievable for lower income households.

Goal 1, Policy 5 of the 1990 Housing Element

Lower Cost - Multi-Family. Encourage the development and conservation of lower cost multiple-family structures (NOTE: "Multi-family" as used here indicates rental apartments in buildings of three units or more.)

1990–1995 Objectives

- 1) *Permit the production of up to 350 rental units in multi-family structures through density bonuses, in accordance with City codes, land write-downs, priority permit processing (see Objective 4), direct subsidies and other financial incentives.*

Responsibility: Planning Division, Housing and Community Services Division

Budget: Redevelopment Agency Low and Moderate Income Housing Fund, tax exempt bond financing, and other federal and State funding sources to make housing developments economically feasible.

Time Frame: The City Council, acting as the Redevelopment Agency Board, has transferred \$1,090,000 to the City of Concord Housing and Community Services Division for immediate use to provide incentives and direct funding of housing opportunities for very low, low, and moderate income households. Additional funding from State and federal sources is being pursued and will be put to use at the earliest possible date.

- 2) *Encourage the provision of public and private sector housing assistance including housing referral services and landlord-tenant counseling to 120 low-income households in addition to new construction conservation and rehabilitation objectives stated in Policy 1.*

Responsibility: Housing and Community Services Division

Budget: Community Development Block Grant funds and Redevelopment Agency Very Low, Low and Moderate income housing fund

Time Frame: Monitor annually to assure compliance with the five-year target of 120 low-income households; complete by June 30, 1995

- 3) *Develop and maintain an inventory of suitable sites, and provide information to interested parties.*

Responsibility: Planning Division and the Redevelopment Agency

Budget: General Fund and Redevelopment Agency funding

Time Frame: Conduct a comprehensive update of the list by June 30, 1991 and conduct an update of the list semiannually, in January and July of each year

- 4) *Develop an ordinance which allows priority processing of building permits for residential developments which include at least 15% of the units as below-market rental rate (BMR) units.*

Responsibility: Planning Division and Housing and Community Services Division

Budget: General Fund

Time Frame: Complete by 6/1/92

Assessment: The City supported the development of 245 multi-family units between 1988 and 1998 with density bonus incentives and funding from the Redevelopment Agency, Community Development Block Grants, HUD Section 202, and local bonds. Sixty-five of these units were affordable. Most of these units served seniors (31 units affordable out of 153 units total in the California Hill Apartments) or people with developmental disabilities (20 units total, all affordable, in the Concord Residential Club). Only 14 units of new rental housing were developed from 1988 through 1998 that served family households at affordable rents (14 units for moderate-income families out of a total of 72 units in the Broadway Apartments).

Since 1999, two new multi-family developments have resulted in another 160 multi-family units, of which 158 are affordable to very-low-, low- and moderate-income households. Most of these units serve low- and very-low-income seniors (147 out of 148 total units in the Vintage Brook Senior Apartments), with 12 units serving people with physical disabilities (Caldera Place).

Housing Rights, Inc. and Casa Hispana provide landlord-tenant counseling to City residents. Approximately 600 people were served in the last year, exceeding expectations.

An inventory of suitable sites for multi-family housing production is being developed as part of the current Housing Element update. The City intends to continue updating this list once it has been created.

An ordinance allowing priority processing of permits for projects in which 15 percent of the units are affordable has not been created. The City is streamlining its permitting process, however, and currently 90 percent of permits are processed at the counter. The remaining permit requests are responded to within 18 days of application. No specific ordinance has been adopted mandating this process, but this is the City's current operating procedure.

Assessment Summary—Goal 1, Policy 5 of the 1990 Housing Element

- ✓ **Development of New Affordable Housing.** Most multi-family housing developed in the last ten years has served special needs populations (seniors and people with disabilities). Only 14 new rental apartments have been produced which serve non-senior and non-disabled households at affordable rent levels. All 14 of these units were targeted to meet the needs of moderate income households. Greater attention should be focused on the production of new units that meet the housing needs of lower income families. These new units should have long-term affordability restrictions and professional management services.
 - ✓ **Inventory of Opportunity Sites.** As the City becomes increasingly 'built out,' the ability to monitor and make best use of the remaining housing opportunity sites will become all the more critical. The Housing Element Update should develop a reliable list of opportunity sites and establish mechanisms for keeping that list up to date.
 - ✓ **Landlord-Tenant Counseling.** The City has been able to serve far more clients than originally anticipated through its service contractors, Housing Rights, Inc. and Casa Hispana. These services need to be maintained and even expanded, as many people attending the Housing Element workshops were not aware that such services already exist in the City.
-

Goal 1, Policy 6 of the 1990 Housing Element

Condominiums. Maintain standards for development of new condominiums and cooperatives, and the conversion of existing apartments; recognize condominiums as the major source of homeownership opportunities at the lower end of the market.

1990–1995 Objectives

- 1) *Assure that condominiums and cooperatives continue to meet high standards of quality while providing for entry level rental and ownership housing by approving density bonuses in accordance with City codes and by encouraging the efficient use of sites through zero-lot lines development, reciprocal easements, common driveways and other cost-saving design solutions to providing affordable housing.*
Responsibility: Planning, Housing and Community Services, and Building Divisions
Budget: General Fund
Time Frame: Ongoing implementation by the identified responsible Divisions to accomplish the aims of this objective

- 2) *If condominium conversions in any year exceed 5% of the rental housing stock (approximately 860 units), the City will review regulations and determine if more stringent control should be enacted. In particular, existing tenants rights shall be protected (see Goal 4, Equal Housing Opportunity and Access).*
Responsibility: Housing and Community Services Division
Budget: General Fund
Time Frame: Monitor the rate of conversions and report to the City Council whenever condominium conversions exceed 2% of the rental stock in any year

Assessment: The City continues to facilitate multi-family housing, including condominiums, through high density zoning, density bonuses, and flexible development standards where appropriate. However, there has been limited developer interest in building new condominiums in recent years, resulting in few new condominium projects. The City did adopt an ordinance to regulate conversions in order to lessen impact on rental market. No conversions have been done since 1990.

Assessment Summary—Goal 1, Policy 6 of the 1990 Housing Element

- ✓ **Condominiums.** Condominiums can provide affordable homeownership opportunities for moderate and low-income households. The average sale price for condominiums and townhomes in Concord during the first five months of 2001 was \$161,500, affordable to a family with an annual income of approximately \$44,000 (a low-income family of four). The average home price for the same period was \$324,000, requiring an annual income of approximately \$88,000. A more

aggressive program to support the development of new condominiums could expand home ownership opportunities for lower income families.

- ✓ **Condominium Conversions.** The City's policy on conversions has been effective and will continue.

Goal 1, Policy 7 of the 1990 Housing Element

Above Moderate Income Housing. The City will continue to encourage the types of housing desired by households whose incomes are above 120% of the area's median household income.

1990–1995 Objectives

- 1) *Promote a diversity of housing types by providing a wide range of zoning categories and densities (POS Permanent Open Space at 1 unit/10 acres through DB Downtown Business at 100+ units per acre).*

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

- 2) *Preserve and enhance a quality living environment in each Concord neighborhood through:*

Protection of neighborhood identity;

Reviewing and updating Community Design Guidelines;

Managing and reducing traffic impacts within neighborhoods;

Reviewing and updating development standards to assure a functional, pleasing, and high quality living environment for all Concord residents.

Responsibility: Department of Community Development and Public Works

Budget: General Fund

Time Frame: Ongoing

Assessment: The City encourages a diversity of housing types by providing a wide range of zoning categories and densities. In the downtown, where densities can reach 100 units per acre a number of above-moderate residential buildings are being planned, including the 259-unit Legacy project.

The Neighborhood Services division provides a number of programs to create a quality living environment in the City's neighborhoods. See more detailed discussion of Neighborhood Services programs and Community Design Guidelines under Policy 2.

Assessment Summary—Goal 1, Policy 7 of the 1990 Housing Element

- ✓ **Policy Title.** Consider re-titling this policy. The objectives of a more diverse supply of housing and quality neighborhood environments are of concern to households of all incomes, not just above-moderate income households.
 - ✓ **Program Organization.** List the relevant programs from Policy 2 under the policies where they are most relevant. For example, the program descriptions for Neighborhood Preservation and Community Design Guidelines should be listed under Policy 7.
-

Goal 1, Policy 8 of the 1990 Housing Element

Housing for Upper Income Households. *The City shall encourage the development of higher cost ownership and rental housing in areas that are economically and/or environmentally appropriate.*

1990–1995 Objectives

- 1) Develop at least 200 units priced above 2.5 times the 1989 median home value of \$160,000 (above \$400,000) and 200 units priced above 4.0 times the 1989 median home value of \$160,000 (above \$640,000) by:

Preserving larger lot areas in Concord

Encouraging amenities that exceed minimum standards in subdivisions where the applicant states that the homes to be constructed are for “upper income,” “up-scale” households.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Complete by 7/1/95

- 2) Encourage the development of luxury apartments.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

Assessment: The City has seen a significant increase in home sales prices in the past ten years, reflecting the regional trend. The average home sales price in 1989 was \$189,362. The average home sales price in the first five months of 2001 was \$324,163, an increase of 71 percent since 1989.

In total, 1,274 unregulated units were built in Concord between 1990 and 1998, including 741 unregulated single-family detached units, 49 single-family attached units, and 484 multi-family units. The majority of these units—especially in the single-family categories—have served above-moderate income households. Recent

developments that have been approved by the City to provide new housing opportunities for above-moderate income households include Crystal Ranch, a high cost housing development of 464 units, and the Legacy project, a 259-unit luxury apartment development in the downtown area.

Assessment Summary—Goal 1, Policy 8 of the 1990 Housing Element

- ✓ **Above Moderate Income Housing.** Policies promoting 'above moderate income housing' should be consolidated under one policy heading. Redevelopment efforts in the downtown area have been successful at facilitating the inclusion of higher income housing there, while private developers have responded to market forces in the development of higher income housing elsewhere in the city. Continued development of higher income units in the downtown area is considered critical for ongoing economic development efforts there.
 - ✓ **Mixed-Income Housing.** Given the limited number of buildable sites, the construction figures for the last planning period (a significant shortfall in units for lower income households), and the housing need numbers for the current planning period, the City may wish to focus on strategies for promoting mixed-income developments, where above-moderate income units are created in conjunction with units that are affordable to lower income households.
-

Goal 1, Policy 9 of the 1990 Housing Element

Above Market Rate Housing for the Downtown. The City shall encourage the production of ownership and rental housing in the downtown which is affordable to moderate and above-moderate income households.

1990–1995 Objectives

- 1) *Encourage the production of at least 350 ownership or rental units, or combination thereof through density bonuses in accordance with City codes and other incentives.*
Responsibility: Planning Division and Redevelopment Agency
Budget: General Fund and Redevelopment Agency Housing Fund
Time Frame: Ongoing

Assessment: The City is encouraging the development of luxury apartments in the downtown area. The Legacy development, which is currently being developed, will provide 259 units of market-rate housing. This development is taking advantage of the City's high density zoning in the downtown area, but did not utilize any density bonus provisions.

Assessment Summary—Goal 1, Policy 9 of the 1990 Housing Element

- ✓ See the Assessment Summary for Policy 8.
-

Goal 1, Policy 10 of the 1990 Housing Element

Quality Housing. Encourage the development of quality housing for all income groups.

1990–1995 Objectives

- 1) *Investigate options for a Design Review Program for single-family detached housing. Report to the Planning Commission and City Council by July 1, 1991.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Complete by July 1, 1991
- 2) *Encourage the use of materials and construction methods in all residential development which reflect very high standards.*
Responsibility: Planning Division and Building Division
Budget: General Fund
Time Frame: Report annually to the Planning Commission on the implementation of this objective
- 3) *Encourage the redevelopment and rehabilitation of existing structures that do not meet minimum standards of design, construction, and materials.*
Responsibility: Planning Division and Housing and Community Services Division
Budget: General Fund
Time Frame: Report annually to the Planning Commission on the implementation of this objective

Assessment: The City does not require design review for subdivisions and other single-family housing developments that meet zoning requirements. However, multi-family developments are subject to design review. In the next 6 to 12 months, City staff will be proposing changes to the design review ordinance that may require a more comprehensive review of all single-family dwellings so that all projects will be reviewed on a preliminary basis prior to consideration by the City's decision makers.

The City has actively supported rehabilitation programs for housing in need of repair. Through City-funded rehabilitation programs, 347 units were served between 1988 and 1998, with an additional 708 units served from January 1999 to the present.

Assessment Summary—Goal 1, Policy 10 of the 1990 Housing Element

- ✓ **Design Review.** Revise the City's design review process to require design review for all development.
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- ✓ **Rehabilitation and Neighborhood Improvement.** The City has been very successful with its rehabilitation programs. It should continue to provide assistance to preserve units and improve the physical quality of neighborhoods.
-

GOAL 2 OF THE 1990 HOUSING ELEMENT

Preserve and enhance Concord's residential neighborhoods and improve the quality of life in the City's neighborhoods.

Goal 2, Policy 1 of the 1990 Housing Element

Expand Capacity for Rehabilitation and Conservation. The City will seek to expand its existing capacity to assist in meeting housing rehabilitation and conservation needs through increased quantified objectives over 1985–1991 levels (see Goal 1, Policy 1 and Objective 1 below), targeting the needs of identified special needs groups (see Goal 3), implementing strategies to conserve federally subsidized at-risk housing units in the City of Concord, increasing Neighborhood Preservation efforts (see Policy 3) and through the further development of policies, staff capabilities and knowledge.

1990–1995 Objectives

- 1) *Provide assistance in the rehabilitation and conservation of 683 dwelling units. The quantified objective for housing units to receive rehabilitation assistance during the time frame 1990–1995 is 353 units. The quantified objective for housing units to be conserved 1990 to 1995 is 330 housing units (see Policy 2, Objective 1 for specific program objectives). Rehabilitation assistance will be provided through low interest, deferred payment loans and construction monitoring whereby City staff writes construction specs and acts in the capacity of the general contractor for the residential rehabilitation project. Housing conservation shall be accomplished by rent subsidies and City regulatory agreements including, but not limited to, density bonus contracts.*
Responsibility: Housing and Community Services Division
Budget: General Fund and Community Development Block Grant Fund
Time Frame: Complete by July 1, 1995

Assessment: The City has actively supported housing rehabilitation and conservation as a major focus of its housing programs. Through City-funded rehabilitation programs and other funding sources (such as tax credits and State/federal funding sources), 347 units were served between 1988 and 1998, and 708 units were served from January 1999 to the present. Between 1988 and 1998, 119 of the units rehabilitated were deed restricted and between 1999 and the present, 674 of the units rehabilitated were deed restricted, thereby conserving a large number of affordable housing units.

Assessment Summary—Goal 2, Policy 1 of the 1990 Housing Element

- ✓ **Rehabilitation and Conservation.** The City's rehabilitation and conservation programs have been very successful. The City should continue to provide assistance to preserve units, especially affordable units, and improve the physical quality of neighborhoods.
 - ✓ **Element Organization.** Consolidate policies and programs regarding rehabilitation, conservation and neighborhood preservation.
-

Goal 2, Policy 2 of the 1990 Housing Element

Conserve the Existing Quantity and Quality of the Housing Stock. Through strict application of existing codes and standards and the development of new codes, plans and programs, the City will seek to assure that the existing housing stock is not diminished in quantitative or qualitative terms. The earliest date that privately owned, federally subsidized mortgages on housing units in Concord will be eligible for prepayment is April 1994. City staff will monitor applicable federal legislation (see Objective 1) and will develop plans as necessary by June 1993 to implement the federal legislation. In addition, this Housing Element will be amended by January 1, 1992 to comply with the intent and letter of State Government Code Section 65583(A)(B) and (C)(6) regarding needs analyses and programs to address the potential conversion of existing assisted housing developments to non-low-income housing uses.

1990–1995 Objectives

- 1) City Staff will monitor and implement provisions of the Cranston-Gonzalez Affordable Housing Act of 1990 and will advise the City Council on steps which may be taken to preserve the 330 federally subsidized housing units in Concord that are at risk of conversion to market rates.

Responsibility: Planning Division and Housing and Community Services Division

Budget: General Fund, Redevelopment Agency Funds and federal subsidies

Time Frame: Complete by June 1, 1993

- 2) Not more than 1% of the dwellings existing in 1989 should be lost to demolition, deterioration, or conversion to non-residential uses over the time frame of this Housing Element (July 1, 1990 to July 1, 1995).

Responsibility: Department of Community Development, Public Works Planning Division, Building Division and Housing and Community Services Division

Budget: General Fund and Community Development Block Grant Funds

Time Frame: Ongoing

Assessment: Two projects in Concord—Clayton Gardens and Concord Green—have prepaid their HUD loans or terminated their Section 8 contracts. Together these two

projects account for 187 units of formerly housing that have converted to market rates since 1990. Tenants who lived in these units received tenant-based Section 8 vouchers for one year, subject to annual renewals by Congress.

There is one additional project in Concord that is considered at risk of conversion to market rate housing. This is Clayton Villa, with 79 presently subsidized units. Its affordability restrictions expire in December 2004. Other projects in Concord at risk of having their current Section 8 contracts expire include La Vista Apartments (expiring in 2013) and four other developments that are owned or managed by nonprofit groups. Those developments under the ownership and management of nonprofit housing groups are not considered to be at-risk, as these groups are committed to the long-term preservation of their affordable housing units.

Assessment Summary—Goal 2, Policy 2 of the 1990 Housing Element

Assisted Units ‘At Risk’ of Conversion to Market Rates. The City should develop strategies to better monitor and preserve federally subsidized housing units in Concord that are at risk of conversion to market rates. The Housing Element Update should identify at-risk developments and develop strategies to help ensure that they are not lost from the City’s affordable housing stock.

***Goal 2, Policy 3 of the 1990 Housing Element
Neighborhood Preservation Program***

1990–1995 Objectives

- 1) *Consider neighborhood preservation and improvement needs in the capital improvement budgeting process.*
Responsibility: City Manager, Planning Commission and City Council
Budget: Capital Improvement Program
Time Frame: Prioritize projects prior to March 1 of each year for consideration in the budget review of the Capital Improvement Program priorities

- 2) *Support the efforts of the neighborhood preservation program.*
Responsibility: City Manager, Planning Commission and City Council
Budget: General Fund and Capital Improvement Program
Time Frame: Ongoing support and annual review

Assessment: The Neighborhood Partnership Program, which is part of the Neighborhood Preservation Program, has been very active in preserving older neighborhoods, organizing local residents, informing neighborhoods of the City

services available to them, and enforcing City codes. See the discussion of the Neighborhood Preservation Program under Goal 1, Policy 2.

Assessment Summary—Goal 2, Policy 3 of the 1990 Housing Element

- ✓ **Neighborhood Preservation.** The City's neighborhood preservation efforts have been successful in promoting increased neighborhood participation and improving neighborhood quality. The current program should be continued and the Neighborhood Strategic Plan adopted and implemented through the City's capital improvement budget.
-

GOAL 3 OF THE 1990 HOUSING ELEMENT

Encourage expansion of housing opportunities for special needs groups, such as seniors, female-headed households, disabled, first-time homebuyers, large families, and the homeless.

Goal 3, Policy 1 of the 1990 Housing Element

Senior Housing. The City will actively seek and encourage the development of low-cost housing for seniors.

1990–1995 Objectives

- 1) *Encourage the production of an additional 290 low-cost units for seniors. (This rate is equal to the 1985–90 production of senior housing of 249 units multiplied by the expected expansion rate of 1.16 for the senior age population for the five years 1990–1995).*

Responsibility: Housing and Community Services Division

Budget: General Fund, Redevelopment Agency, Community Development Block Grant funds

Time Frame: Complete by July 1, 1995

Assessment: The City has actively supported senior housing developments. The California Hill Apartments, constructed in 1992 provided 153 rental units for seniors, 31 of them affordable to very-low-income seniors, while the recently completed Vintage Brook Senior Apartments is providing 147 units affordable to low- and very-low-income seniors. While the number of units produced within the planning period was lower than expectations, the production of assisted units for seniors was significantly higher than the production of assisted units for the non-senior population.

Assessment Summary—Goal 3, Policy 1 of the 1990 Housing Element

- ✓ **Senior Housing.** Although the production of affordable housing for seniors far exceeded that for other groups, the Housing Element's objectives for senior

housing were not met. As the City's senior population continues to grow, the number of seniors in need of affordable housing will increase as well.

- ✓ **Reduced Parking Requirements and Other Incentives.** Reduced parking requirements increase the number of senior units allowed in a development. The City should consider other strategies to encourage non-profit and private developers to build more senior housing units. The granting of reduced standards and other incentives should be linked to the provision of units at affordable cost levels.

Goal 3, Policy 2 of the 1990 Housing Element

Housing for Disabled People. The City should actively seek to expand housing opportunities for the disabled in new and existing single- and multiple-family developments. By 1995, an estimated 100 additional disabled accessible units will be needed.

1990–1995 Objectives

- 1) *Include units accessible to the disabled in the production of units for seniors.*
Responsibility: Building Division, Planning Division, and Housing and Community Services Division
Budget: General Fund, Community Development Block Grant funds
Time Frame: Ongoing
- 2) *Require the inclusion of disabled accessible units in larger housing developments (see Objective 4 below for the quantified objective for the time period 1990–1995).*
Responsibility: Public Works Building Division, Planning Division and Housing and Community Services Division
Budget: General Fund and Appropriate Grant funds
Time Frame: Ongoing
- 3) *Disseminate information on housing resources to the disabled.*
Responsibility: Building Division, Planning Division, and Housing and Community Services Division
Budget: General Fund
Time Frame: Ongoing
- 4) *Assist in the development of, or conversion to disabled accessible status of 100 housing units by 1995.*
Responsibility: Building Division, Planning Division and Housing and Community Services Division
Budget: General Fund and Appropriate Grant funds
Time Frame: Ongoing

Assessment: The City has encouraged the building of housing to serve the needs of people with disabilities. All of the 153 units in the California Hill Senior Apartments are wheelchair accessible and are equipped with grab bars in the bathrooms. Eighty-two units in the new Vintage Brook Senior Apartments are also wheelchair accessible. The City provided financial assistance, as well as granted density bonuses, to both of these new construction senior projects. The City also provided financial assistance for Caldera Place, a 12-unit apartment project for very-low- and low-income people with disabilities being developed by Resources for Community Development. Furthermore, two multi-family acquisition and rehabilitation projects assisted by the City—Riley Court Apartments and Maplewood & Golden Glen Apartments—both included two units equipped for people with disabilities. The City also provided assistance to the Respite Inn to complete the rehabilitation work needed to bring their single-family property up to the necessary standards to qualify as a respite facility, including installation of accessibility ramps and railings.

The City also offers an Accessibility Assistance Program that provides grants of up to \$1,500 to low-income elderly and disabled homeowners to make their homes more accessible. Accessibility improvements funded through the program include providing grab bars and railings in baths and hallways and building ramps for easier access. Approximately eleven households received accessibility grants during the planning period. In addition some homeowners that have received single-family rehabilitation loans from the City have used a portion of the funds to make accessibility improvements.

The City has also supported the development of housing to serve people with developmental disabilities, providing financial assistance to: 1) Concord Residential Club, a 20-unit apartment complex for very-low- and low-income people with developmental disabilities; 2) the Respite Inn, a facility that offers care to developmentally disabled teenagers and adults; and 3) Las Trampas, a single-family home that provides supportive living for up to four individuals with developmental disabilities.

Housing for people with HIV/AIDS has also been supported, with financial assistance provided by the City to Shelter, Inc. to help them acquire and rehabilitate Victoria Apartments, a twelve-unit apartment complex in which four the units are designated for persons with HIV/AIDS.

Information on housing resources for people with disabilities is readily available from the City's Housing Division. The City also provides information through workshops and speeches at community centers through the Senior Commission and the Commission on Aging.

Assessment Summary—Goal 3, Policy 2 of the 1990 Housing Element

- ✓ **Housing for People with Disabilities.** The City should continue its policies and programs to ensure adequate variety in housing options for people with disabilities.
-

Goal 3, Policy 3 of the 1990 Housing Element

Housing for Female Headed Households. *The City will actively seek and encourage the development of low-cost housing for female-headed households. In 1989, over 3,000 Concord households were female-headed households with children. Female-headed households typically have a lower median income than male-headed households and have special needs such as child care, fair-housing assistance, and affordable housing needs, which will make it harder.*

1990–1995 Objectives

- 1) *Continue to support the City of Concord Child Care Program.*
Responsibility: Department of Community Development and Public Works
Budget: General Fund
Time Frame: Ongoing
- 2) *Continue to support Section 8 rental assistance for Concord's female headed households. Section 8 assistance is an important source of support for female-headed households. In 1988, 594 of 798 Section 8 vouchers (74%) held by Concord residents were female-headed households. The Housing and Community Services Division will monitor this Section 8 program and report pending changes and developments in the program to the City Council.*
Responsibility: Housing and Community Services Division
Budget: General Fund
Time Frame: Ongoing

Assessment: The City continues to support childcare programs for low-income families citywide. Funds received from building fees are used to fund activities related to childcare, including building more facilities and assisting lower income women in setting up their own childcare. The City provides approximately \$55,000 a year to the program, which allows for the creation of about 10 new childcare services a year. The funds also support training programs for approximately 200 childcare providers a year.

The number of female-headed households receiving Section 8 assistance continues to remain high, with 761 female-headed households being served, representing 71 percent of the total households receiving Section 8 assistance in Concord.

Assessment Summary—Goal 3, Policy 3 of the 1990 Housing Element

- ✓ **Housing for Female-headed Households.** City support of local childcare programs through the use of funds from building fees should be continued as one of the strategies for helping to meet the needs of female-headed households. The City may also want to consider additional objectives, such as encouraging the construction of multi-family housing near childcare services, schools, and employment. The City should also continue to support the provision of Section 8 assistance to female-headed households through continued cooperation with the Contra Costa County Housing Authority.
-

Goal 3, Policy 4 of the 1990 Housing Element

Housing for First-Time Homebuyers. The City will actively seek and encourage the development of low-cost housing for first-time homebuyers.

1990–1995 Objectives

- 1) *Continue to support and participate in Mortgage Revenue Bond programs, if economically feasible, to satisfy demand generated by first-time homebuyers.*
Responsibility: Housing and Community Services Division
Budget: General Fund
Time Frame: Renew program when funds needed or when authorization expires

- 2) *Investigate creating an additional subsidy or guarantee as a separate program or in combination with a first-time homebuyer Mortgage Revenue Bond Program (or other programs such as density bonus) to provide first-time homeownership opportunities for those who work in, but do not currently live in, Concord.*
Responsibility: Housing and Community Services Division and Planning Division and City of Concord Redevelopment Agency
Budget: General Fund
Time Frame: Report to the City Council on possible programs by 12/31/91

- 3) *Investigate sweat-equity programs for the provision of housing for first-time homebuyers.*
Responsibility: Planning Division and Housing and Community Services Division
Budget: General Fund and State Grants
Time Frame: Report to City Council on feasibility of a sweat-equity program by 7/1/92

Assessment: The City participates in first-time homebuyer assistance programs offered in Contra Costa County, including the Mortgage Credit Certificate program administered by Contra Costa County's Community Development Department and the lease-purchase program administered by East Bay-Delta Housing & Finance.

Agency. The City is not pursuing a Mortgage Revenue Bond program at this time, but has developed a First-Time Homebuyer program that utilizes Redevelopment Housing Set-Aside funds. The program provides zero interest second mortgages to qualified low- and moderate-income homebuyers to use toward a downpayment and/or closing costs. Initial funding levels for the program aid 8 to 10 households per year, but staff expects to increase funding levels and provide aid to more households in upcoming years.

Mt. Diablo Habitat for Humanity developed two sweat-equity units for low-income homeowners in a duplex built in 1992. Habitat is also currently building 16 townhomes to provide homeownership opportunities for very-low- and low-income families.

Assessment Summary—Goal 3, Policy 4 of the 1990 Housing Element

- ✓ **First-Time Homebuyer Programs.** Continue to work with the County Consortium to provide assistance to qualified first-time homebuyers, and explore opportunities for locally developed programs, whether through Mortgage Revenue Bonds or other forms of assistance.
 - ✓ **Sweat Equity.** Continue to work with Habitat for Humanity and other sweat-equity programs to provide low- and very-low-income homeownership opportunities.
 - ✓ **Attached Housing, Small Lot Subdivisions, Duplexes, and Second Units.** Facilitate the development of smaller homes that can provide entry level homeownership opportunities for lower income households. Second units in new developments can also support homeownership by providing a supplementary income stream through rental of the second unit.
-

Goal 3, Policy 5 of the 1990 Housing Element

Housing for Lower Income Large Families. The City will actively seek and encourage the development of low-cost housing for large families that are Very Low, Low or Moderate Income households. The City will continue to take actions to prevent discrimination against children in housing (see Goal 4, Policy 1).

1990–1995 Objectives

- 1) *A priority for rehabilitation assistance through the City's Rehabilitation Loan Program shall be housing units with four or more bedrooms. The City shall seek to expand the current inventory of approximately 450 four-plus bedroom rental units in the city.*
- Responsibility:* Housing and Community Services Division
Budget: Community Development Block Grant Funds
Time Frame: Monitor annually

Assessment: None of the multi-family acquisition and/or rehabilitation projects assisted by the City have contained units with four or more bedrooms. However, a small number of single-family rehabilitation projects (in the range of 5 to 10 homes) that received City assistance during the planning period had four or more bedrooms, based on the recollection of the City's Housing Rehabilitation Coordinator. The City began keeping records of unit sizes for the single-family and mobile home rehabilitation programs in the 2000/01 fiscal year.

Assessment Summary—Goal 3, Policy 5 of the 1990 Housing Element

- ✓ **Housing for Lower Income Large Families.** The City should consider strategies specifically focused on preserving and constructing units serving larger families.
-

Goal 3, Policy 6 of the 1990 Housing Element

Housing for the Homeless. The City will actively seek and encourage emergency, transitional, and long-term affordable housing to reduce the problem of homelessness in the City of Concord.

1990–1995 Objectives

- 1) *Assist the County of Contra Costa and shelter providers with their data needs.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Initiate in FY 1990–1991 and maintain an ongoing program
- 2) *Continue to offer expedient permit processing for homeless shelters consistent with permit processing offered to other uses of land. Consistent with State law, no permits are required for State licensed residential care facilities serving six or fewer clients, located in residential areas.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Ongoing
- 3) *Provide financial support, where feasible and appropriate, to private non-profit agencies or groups that provide emergency and/or transitional housing for the homeless. State or County housing oversight and accountability is a prerequisite to City, or City pass-through, funding.*
Responsibility: Planning Division and Housing and Community Services Division
Budget: General Fund and appropriate pass-through funds
Time Frame: Ongoing

Assessment: The City actively supports county homeless services through Community Development Block Grant and general funds, and the City's Community Services Manager is the chair of the Contra Costa County Continuum of Care advisory board. The City collects data annually on needs and gaps in service as part of McKinney Funds received from the US Department of Housing and Urban Development.

The City also provides considerable funding support to agencies that provide transitional or emergency assistance. For 2001, the City has budgeted \$30,000 to Mountain View Shelter; \$16,000 to Shelter, Inc. for emergency assistance for Concord families at risk of homelessness; and \$30,000 for assistance in housing referrals.

Assessment Summary—Goal 3, Policy 6 of the 1990 Housing Element

- ✓ **Programs and Facilities to Serve People Who Are Homeless.** The City should continue its active support for homeless services, and should consider adding a new objective regarding ongoing participation in and support for the County's Continuum of Care board.
-

Goal 3, Policy 7 of the 1990 Housing Element

Other Special Needs Groups. The City will continue to encourage the development of residential facilities/homes for youth and other special needs groups.

1990–1995 Objectives

- 1) *Review City policies and code requirements to identify obstacles to special needs housing.*
Responsibility: Planning Division
Budget: General Fund
Time Frame: Initiate in FY 1990–1991 and complete in FY 1991–1992

Assessment: Housing Rights conducted an audit of small group facilities in the mid-1990s and determined that the City did not create any obstacles to the development of small group facilities that serve people with special needs.

Assessment Summary—Goal 3, Policy 7 of the 1990 Housing Element

- ✓ **Other Special Needs Groups.** Continue to monitor new policies and code revisions to prevent creating obstacles to the development of residential facilities for special needs groups.
-

GOAL 4 OF THE 1990 HOUSING ELEMENT

Strive for equal housing opportunity and access for all people regardless of race, color, age, religion, national origin, sex, physical handicap or marital/familial status.

Goal 4, Policy 1 of the 1990 Housing Element

Commitment. *The City reaffirms its commitment to work towards the elimination of discrimination in housing with regard to age, race, color, religion, national origin, sex, marital/family status or income.*

1990–1995 Objectives

- 1) *Maintain current funding levels for anti-discrimination services including the City's Housing Counseling and Discrimination Hotline; expand if feasible.*

Responsibility: Housing and Community Services Division, Human Relations Commission

Budget: General Fund

Time Frame: Ongoing

Goal 4, Policy 2 of the 1990 Housing Element

Tenant-Landlord Relationships. *The City should seek to maintain and expand housing opportunities through the resolution of problems and conflicts that occur in tenant/landlord relationships.*

1990–1995 Objective

- 1) *Maintain current funding; expand if feasible.*

Responsibility: Housing and Community Services Division

Budget: General Fund and Community Development Block Grant funds

Time Frame: Ongoing

Assessment of Policies 1 and 2: The City no longer provides fair housing and anti-discrimination services in-house, but instead contracts with a nonprofit service organization, Housing Rights, Inc., to provide comprehensive housing counseling services, including fair housing counseling. Last fiscal year, Housing Rights, Inc. provided fair housing counseling to 12 households, which includes fair housing investigations and/or referrals to attorneys, the Federal Department of Housing and Urban Development (HUD), and the State Department of Fair Employment and Housing (DFEH).

In addition to fair housing counseling, Housing Rights, Inc. provides tenant-landlord counseling services, prevents housing discrimination by educating housing providers, and educates the public as to their services. The City also contracts with Casa Hispana to provide housing assistance and community outreach to the Hispanic community and Monument Corridor area.

The City has substantially increased funding for comprehensive housing counseling services, including fair housing counseling and tenant-landlord counseling, over the past several years. Housing Rights, Inc. currently serves approximately 600 clients annually, exceeding the City's original expectations.

Assessment Summary—Goal 4, Policies 1 and 2 of the 1990 Housing Element

Housing Counseling Services. Continue to fund housing counseling services—including 'fair housing' counseling and tenant-landlord counseling—through the partnership with Housing Rights, Inc. Review and revise the list of protected classes in the goal statement to ensure it is consistent with current laws; and identify potential opportunities for increased public awareness regarding fair housing issues and the services that are available.

GOAL 5 OF THE 1990 HOUSING ELEMENT

Ensure the preservation of older and historical areas, homes and buildings.

Goal 5, Policy 1 of the 1990 Housing Element

Regulation and Research. The City should actively seek to preserve its historic homes, areas and buildings through revisions to existing regulations and research on historic resources.

1990–1995 Objectives

- 1) *Complete and publish historic inventory and study.*
Responsibility: City of Concord Leisure Services Department and Planning Division
Budget: General Plan Update funds
Time Frame: Initiate in FY 1990–1991
- 2) *Based on the historic inventory and study; implement recommendations to increase the number of designated landmarks and preserve existing landmarks.*
Responsibility: City of Concord Leisure Services Department and Planning Division
Budget: General Plan Update funds
Time Frame: Initiate in FY 1990–1991

Assessment: An inventory and study of historic properties was prepared in prior years but has not been updated. It is available on the City's website. The City has made an effort to preserve older neighborhoods and to upgrade neighborhoods with high concentrations of substandard housing through the efforts of its acquisition and rehabilitation program.

Assessment Summary—Goal 5, Policy 1 of the 1990 Housing Element

- ✓ **'Historic Resources' and 'Older Neighborhoods' Policies.** Consider establishing two separate policies: one for “historic resources” and the other for “older neighborhoods” in need of rehabilitation, and consider how each relates to the City’s housing goals.
 - ✓ **Demolitions Permit Process.** Review the City’s demolition permitting process, and consider adding ‘age of structure’ as a review criteria so that staff can be better aware of properties that might require a more thorough historical review.
-

Goal 5, Policy 2 of the 1990 Housing Element

Resources. The City will pursue public and private resources to be applied to an historic preservation program.

1990–1995 Objective

- 1) *Maintain existing level of effort, and increase to the extent feasible*
Responsibility: City of Concord Leisure Services Department and Planning Division
Budget: General Fund
Time Frame: Initiate in FY 1990–1991, complete in FY 1994–1995

Assessment: Resources for historic preservation have not been pursued. However, the City does fund housing rehabilitation loans and actively supports housing conservation. The City also has an active partnership with the Concord Historical Society, and provides support for the Historical Society’s Resource Center.

Assessment Summary—Goal 5, Policy 2 of the 1990 Housing Element

- ✓ **Historic Preservation.** The City should consider more actively pursuing funds for historic preservation.
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Chapter 6: Housing Goals, Policies, and Five-Year Action Plan

The housing goals, policies, implementing programs and quantified objectives for the City of Concord for the 1999 to 2006 planning period are presented below, in response to the housing needs, resources and constraints identified in the preceding chapters and building upon the achievements and experiences from the City's previous Housing Element. Policies and programs are organized under five goal areas.

Goal 1 Housing Supply and Mix

Promote a balanced supply of housing for all income groups residing or who wish to reside in Concord.

Policy 1.1 Fair-Share Housing Objectives

Housing production objectives for the City of Concord for the 1999 to 2006 planning period, as established through the Regional Housing Needs Process of the Association of Bay Area Governments (ABAG), are presented below. The City shall strive to achieve these 'fair-share' need numbers for new housing development in Concord through the year 2006.

Table 6.1 Fair-Share Housing Objectives, 1999–2006

Income Category	ABAG Fair-Share Need	Built/Approved Since 1999	Remaining Fair-Share Need
Very Low	453	125	328
Low	273	73	200
Moderate	606	65	541
Above Moderate	987	1,308*	0
TOTAL	2,319*	1,571	1,069

*The 321 above moderate units built in excess of the fair-share requirement do not count toward the fulfillment of the total required units.

IMPLEMENTING PROGRAMS

1.1a Identify Potential Sites for Reuse or Rezoning

To ensure an adequate supply of land for residential development to accommodate the City's fair-share housing need both now and in the future, utilizing the Zoning Ordinance Update (and upcoming General Plan Update)

as an opportunity to identify potential sites for reuse or rezoning to residential or mixed-use designations, focusing in particular on ‘study zones,’ surplus institutional sites, and older, under-utilized commercial sites.

- Initiate the rezoning of individual ‘study zones,’ surplus institutional sites and under-utilized commercial sites, to Planned District (PD) and the General Plan designation of Medium Density or High Density that would result in a total of 26 acres to be redesignated and 470 anticipated units.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance accordingly by 2004*

Policy 1.2 Affordable Single-Family Homes

Encourage the development of single-family homes that are affordable to very-low-, low- and moderate-income households in all new single-family developments as well as in existing single-family neighborhoods. For the purposes of this policy, “single-family” includes detached homes, townhomes, and similar housing types. Condominiums are considered separately under Policy 1.5.

Quantified Objectives for Affordable Single-Family Homes, 1999–2006:

- 80 new single-family homes (detached or attached) affordable to low- and very-low-income households
- 100 new single-family homes (detached or attached) affordable to moderate income households

IMPLEMENTING PROGRAMS

1.2a Smaller Units, Attached Housing and Small Lot Subdivisions

Revise the Zoning Ordinance and provide financial incentives where possible to encourage the development of smaller single-family homes to provide homes for first-time homebuyers. Also encourage attached single-family homes and small-lot subdivisions to promote affordability and provide homeownership opportunities for low-income families, as demonstrated through the design, development and affordability of the Ellis Street Townhomes by Mt. Diablo Habitat for Humanity, which provided homeownership opportunities for low-income families.

Zoning Ordinance revisions to encourage the development of smaller units, attached housing and small lot subdivisions may include changes to minimum .

lot size requirements, FARs, setbacks, height restrictions, and/or minimum and maximum densities as may be identified through further analysis of individual residential zoning districts through the City's comprehensive Zoning Ordinance review and update. Financial incentives may be provided on a project-by-project basis through the Redevelopment Agency's Low- and Moderate-Income Housing Fund. Indirect financial support may be provided to support homeownership opportunities linked to small-unit developments through the City's First-Time Homebuyer Program, as was done in the Ellis Street Townhomes project, whereby homebuyers received downpayment assistance from the City.

Responsibility: *Housing and Planning Divisions*

Budget: *General Fund; Low- and Moderate-Income Housing Fund; First-time Homebuyer Program*

Time Frame: *Revise Zoning Ordinance by 2004.*

1.2b Single-family Infill Housing Program

Create development standards and review procedures to facilitate the development of single-family homes on small infill lots.

Responsibility: *Housing and Planning Divisions*

Budget: *General Fund, Low- and Moderate-Income Housing Fund*

Time Frame: *Revise Zoning Ordinance accordingly by 2004*

1.2c Site Inventory

Maintain a current listing of sites and buildings that are available for adaptive reuse and development by the private sector, public sector or private non-profit corporations for the development of housing affordable to very low, low, and moderate income households.

Responsibility: *Housing Division*

Budget: *General Fund*

Time Frame: *Conduct a comprehensive update of the list of sites and buildings annually.*

1.2d Fees Charged by Special Districts

Support legislation that requires special districts to reduce their fees as a means of facilitating the development of affordable housing.

Responsibility: City Manager, Planning and Economic Development Divisions
Budget: General Fund
Time Frame: Meet with State Assembly member in 2003

1.2e Inclusionary Housing Feasibility Study

Explore the feasibility of establishing an Inclusionary Housing Program to require the development of units affordable to lower income households in all new housing developments, with the possible option of an in-lieu fee payment or in-lieu land donation for developments that cannot provide units on-site.

Responsibility: Planning and Housing Divisions; City Manager
Budget: General Fund
Time Frame: Conduct study in 2003

Policy 1.3 Duplexes and Second Units

Permit the development of duplexes and second units in new and existing single-family developments in accordance with state law and Concord Municipal Code requirements. (NOTE: “duplex” as used here refers to two dwelling units in a building on a single lot, generally signifying that at least one of the two units will be a rental unit.)

Quantified Objective for Duplexes and Second Units, 1999–2006:

- 50 units created through new duplex or second unit development and/or legalization/compliance of existing illegal second units.

IMPLEMENTING PROGRAMS

1.3a Duplex Condominiums

Encourage duplex condominiums (with requirements to protect the public health, safety, and general welfare) to increase opportunities for home ownership.

Responsibility: Planning Division
Budget: General Fund
Time Frame: Ongoing

1.3b New Duplexes in Existing Neighborhoods

Encourage duplexes in single-family residential zones on lots that are significantly larger than the minimum lot size required by the zoning district, as long as development standards are met in accordance with the City's zoning and development standards. Review existing standards pertaining to duplex development during the Zoning Ordinance Revision process to determine possible revisions that might serve to encourage new duplex development in appropriate locations in existing neighborhoods.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance by 2004*

1.3c Second Units

Allow second units on lots zoned single-family in accordance with state law and Concord Municipal Code Requirements. Establish standards and procedures for ministerial review and approval of second unit applications in accordance with recently enacted State legislation.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Ongoing*

1.3d Mix of Unit Types in New Subdivisions

Revise the Zoning Ordinance and provide financial incentives where possible to encourage a diversity of housing types in new subdivisions, avoiding the creation of new neighborhoods that include only single-family detached homes. Housing types that should be encouraged include duplexes, townhomes, small apartment buildings or condominiums, and single-family homes with second units.

Zoning ordinance revisions to encourage the development of a mix of housing types in new subdivisions may include changes to minimum lot size requirements, FARs, setbacks, height restrictions, and/or minimum and maximum densities as may be identified through further analysis of individual residential zoning districts through the City's comprehensive Zoning Ordinance review and update. Financial incentives may be provided on a project-by-project basis through the Redevelopment Agency's Low- and Moderate-Income Housing Fund, as exemplified in recent project assistance provided to the Ellis Street Townhomes, Oakmont Apartments and Vintage Brook Apartments.

Responsibility: Planning Division
Budget: General Fund; Low- and Moderate-Income Housing Fund
Time Frame: Revise Zoning Ordinance accordingly by 2004

1.3e Second Unit Amnesty Program

Review the possibility of establishing an Amnesty Program for existing but illegal second units, providing homeowners an opportunity to bring their units into compliance with City codes without penalty. Provide low-interest financing through the City's rehabilitation loan programs to help bring illegal second units into compliance.

Responsibility: Housing Division
Budget: General Fund
Time Frame: 2004

Policy 1.4 Affordable Multi-Family Housing

Encourage the development and conservation of multi-family housing that is affordable to very-low-, low- and moderate-income households. (NOTE: "Multi-family" as used here indicates rental apartments in buildings of three units or more.)

Quantified Objective for Affordable Multi-Family Housing, 1999–2006:

- 789 new units of multi-family housing affordable to very-low- (298), low- (150) and moderate-income (341) households.

IMPLEMENTING PROGRAMS

1.4a Facilitating Multi-Family Housing

Facilitate the development of affordable multi-family housing through density bonuses (in accordance with City codes), land write-downs, priority permit processing, direct subsidies and other financial incentives.

Responsibility: Planning and Housing Divisions
Budget: Redevelopment Agency Low- and Moderate-Income Housing Fund, Tax Exempt Bond Financing, and other Federal and State funding sources to make housing developments economically feasible
Time Frame: Ongoing

1.4b Site Inventory

Develop and maintain an inventory of suitable sites, and provide information to interested parties. The site inventory should include a listing of potential infill sites and potential re-use sites.

Responsibility: *Planning and Housing Divisions; Redevelopment Agency*

Budget: *General Fund and Redevelopment Agency funding*

Time Frame: *Conduct an update of the list annually*

1.4c Rezoning for Multi-Family Residential Development

Identify potential sites for rezoning to multi-family residential through the Zoning Ordinance Revision process to increase the City's inventory of higher density residential development sites. Consider vacant and underutilized sites not currently designated for residential use; lower density residential sites that could be increased in density; and potential mixed-use sites. Rezone adequate sites to accommodate development of new housing to meet the City's 'fair-share housing objectives,' as established in Policy 1.1.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance by 2004*

1.4d Minimum Density Standards

Establish minimum density standards for residential zoning districts, consistent with General Plan land use policies, to ensure that sites designated for higher density residential development are not lost to lower density and/or non-residential uses.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance by 2004*

1.4e Mixed-Use Development

Promote mixed-use development where housing is located in close proximity to urban services, shopping and/or public transportation by:

- Preparing development criteria to be used for mixed-use projects incorporating residential uses over ground-floor retail and identify candidate sites for such projects.

- Providing incentives such as density bonuses and increases in commercial floor area ratios when mixed-use development integrates an affordable housing component; and
- Identifying candidate sites where higher density residential development might be feasible and appropriate.

Responsibility: *Planning and Housing Divisions, Redevelopment Agency*

Budget: *General Fund and Low- and Moderate-Income Housing Fund*

Time Frame: *Revise Zoning Ordinance accordingly by 2004*

1.4f *Mixed-Income Housing in the Downtown Redevelopment Area*

Collaborate with developers in the Downtown area to facilitate the development of mixed-income housing to help meet the need for units affordable to lower income households, providing financial and regulatory incentives where possible to encourage mixed-income housing development.

Responsibility: *Planning and Housing Divisions; Redevelopment Agency*

Budget: *General Fund and Redevelopment Agency funding*

Time Frame: *Ongoing*

1.4g *Multi-family Infill Housing Programs*

Develop a comprehensive strategy to facilitate infill residential development that provides affordable (work force) housing and/or housing for special needs populations. The strategy shall:

- Conduct a public outreach program that includes developing an Infill Housing Primer to provide a broad overview on all types of infill housing development and illustrates various infill projects throughout the Bay Area.
- Evaluate potential of existing vacant and underutilized for the development of multi-family housing.
- Identify vacant and underutilized multi-family lots with the potential for parcel consolidation and make this information available to residential developers.
- Consider offering a tiered density bonus program based on lot size to encourage consolidation of small lots for multi-family development.
- Establish design guidelines to ensure infill development is compatible with surrounding uses and to reduce the potential opposition and encourage developers to work with the community to ensure compatibility.

- Establish alternatives to density standards (e.g. floor area ratio standards, lot coverage standards and/or other design standards) to increase the amount of new housing.

Responsibility: *Planning and Housing Divisions; Redevelopment Agency*

Budget: *General Fund and Low- and Moderate-Income Housing Fund*

Time Frame: *Revise Zoning Ordinance accordingly by 2004*

1.4h Streamlining of the Planned District Review Process

Review and revise the development review process for Planned District proposals to remove redundancy and ensure an efficient review process.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance by 2004*

1.4i Parking Standards

Revise the Zoning Ordinance to clarify where and under what circumstances the City will consider and/or grant reduced parking requirements for multi-family housing developments. Issues to be considered in determining revisions include proximity to transit, housing unit size and type, affordability, and special needs groups (e.g., Senior Housing or Housing for People with Disabilities).

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Revise Zoning Ordinance by 2004*

1.4j Fast-Track Processing

Continue to streamline the processing of building permits for residential developments that include a portion of units as below-market rental rate (BMR) units.

Responsibility: *Planning and Building Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

1.4k Counseling and Referral Services

Encourage the provision of public and private sector housing assistance including housing referral services and landlord-tenant counseling to 120 low-

income households in addition to new construction conservation and rehabilitation objectives stated in Policy 1.

Responsibility: *Housing Division*

Budget: *Community Development Block Grant funds and Redevelopment Agency Very Low, Low- and Moderate-Income Housing Fund*

Time Frame: *Monitor annually to assure compliance with stated targets*

Policy 1.5 Manufactured Housing and Mobile Homes

Continue to allow manufactured housing in all residential zones, consistent with State law requirements, and ensure the conservation and improvement of the City's existing mobile home parks as part of the City's affordable housing stock.

IMPLEMENTING PROGRAMS

1.5a Manufactured Housing in Residential Districts

Continue to allow manufactured housing units (also known as factory-built or modular homes) in all residential zones, as provided for in State law, if placed on a permanent foundation, connected to public utilities and provided with one covered parking space (required in all residential districts).

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Ongoing*

1.5b Mobile Home Park Conservation

Continue to enforce the City's Mobile Home Conversion Ordinance to discourage the conversion of existing mobile home parks to other uses.

Responsibility: *Housing and Planning Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

1.5c Mobile Home Rehabilitation Loans

Continue to provide low-interest loans to qualifying households to support the rehabilitation of mobile home units in the City.

Responsibility: *Housing Division*
Budget: *General Fund and Community Development Block Grant Funds*
Time Frame: *Ongoing*

Policy 1.6 Condominiums

Encourage the development of new condominiums and cooperatives to provide homeownership opportunities for lower income families and individuals. However, ensure that the creation of condominium opportunities is not at the expense of the City's rental housing stock by limiting the conversion of apartments and other rental units to condominium ownership.

Quantified Objective for Condominiums, 1999–2006:

➤ 50 new condominium units.

IMPLEMENTING PROGRAMS

1.6a Facilitating Condominium Development

Assure that condominiums and cooperatives continue to meet high standards of quality while providing for entry level rental and ownership housing by approving density bonuses in accordance with City codes and by encouraging the efficient use of sites through zero-lot line development, reciprocal easements, common driveways and other cost-saving design solutions to providing affordable housing.

Responsibility: *Planning, Housing, Community Services, and Building Divisions*
Budget: *General Fund*
Time Frame: *Ongoing*

1.6b Condominium Conversions

Continue to limit the conversion of rental housing stock into condominiums in order to protect the City's rental housing stock and rental tenants.

Responsibility: *Housing Division*
Budget: *General Fund*
Time Frame: *Ongoing*

1.6c Construction Defect Litigation

Advocate for reasonable reform through the State legislature to address construction defect litigation issues and create an environment in which insurers and builders are willing to re-enter the condominium construction market.

Responsibility: *Housing Division; City Manager*

Budget: *General Fund*

Time Frame: *Meet with State Assembly member in 2003*

Policy 1.7 Above-Moderate-Income Housing

Continue to encourage a diversity of housing choices for all levels of income, including the types of housing desired by households whose incomes are above 120 percent of the area's median household income.

Quantified Objective for Above-Moderate-Income Housing, 1999–2006:

- 987 new housing units (ownership and rental; single-family and multi-family) affordable to above moderate income households. *This objective has already been met through developments that have been built or approved since January 1999 (see Table 2.2 on page 9).*

IMPLEMENTING PROGRAMS

1.7a Lower Density Designations and Preservation of Large Lots

Promote a diversity of housing types by providing a wide range of zoning categories and densities, including adequate sites to facilitate the development of higher income housing on large lots.

Responsibility: *Planning Division*

Budget: *General Fund*

Time Frame: *Ongoing*

1.7b Higher Cost Housing

Encourage amenities that exceed minimum standards in subdivisions where the applicant states that the homes to be constructed are for upper income households.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

1.7c Market Rate Housing Downtown

Encourage the production of ownership and rental housing in the downtown that is attractive and affordable to moderate and above-moderate income households.

Responsibility: Planning Division and Redevelopment Agency

Budget: General Fund and Redevelopment Agency Housing Fund

Time Frame: Ongoing

Goal 2 Quality Neighborhoods

Preserve and enhance Concord's residential neighborhoods and improve the quality of life for all residents.

Policy 2.1 Rehabilitation and Conservation

Continue to assist in meeting housing rehabilitation and conservation needs, giving particular attention to the needs of identified special needs groups (see Goal 3).

Quantified Objective for Rehabilitation and Conservation, 1999–2006:

- 1,200 housing units rehabilitated, with more than 1,000 units conserved as affordable housing for very-low-, low- and moderate-income households through long-term rent or price restrictions.

IMPLEMENTING PROGRAMS

2.1a Rehabilitation Loans

Provide assistance in the rehabilitation and conservation of deteriorated single-family homes, multi-family developments and mobile homes. Provide assistance in the form of low-interest, deferred-payment loans and, where appropriate, provide construction monitoring whereby City staff writes construction specs and acts in the capacity of the general contractor for the rehabilitation project.

Responsibility: *Housing Division*
Budget: *General Fund and Community Development Block Grant Funds*
Time Frame: *Ongoing, through June 2006*

2.1b *Price and Rent Restrictions through Acquisition and Rehabilitation*

Through acquisition, financial assistance, and other incentives, strive to establish rent and price restriction agreements on rehabilitated units to ensure that they remain affordable to very-low-, low- and moderate-income households. Review program guidelines and strive to increase the time period for which rent and price restrictions apply, striving to establish restrictions in perpetuity where possible, but requiring a minimum restriction period of 30 years.

Responsibility: *Housing Division*
Budget: *General Fund and Community Development Block Grant Funds*
Time Frame: *Review and revise guidelines by December 2003*

2.1c *Counting Rehabilitated Units towards Meeting Fair-Share Housing Goals*

Review the City's acquisition and rehabilitation program guidelines and procedures in light of the requirements set forth in California Assembly Bill 438 (AB 438). Identify and implement program changes to help ensure that when and where possible, deteriorated units that are being acquired and rehabilitated with long-term rent or price restrictions put in place through that process can then be counted as helping to meet the City's 'fair-share' housing need (as identified in Policy 1.1).

Responsibility: *Housing Division, Community Services Division*
Budget: *General Fund and Community Development Block Grant Funds*
Time Frame: *Review and revise guidelines by December 2004*

2.1d *Legislation Regarding the Counting of Rehabilitated Units towards Meeting Fair-Share Housing Goals*

Lobby State legislators to review and revise the State's requirements (AB 438) for qualifying rehabilitated, rent-restricted units for credit towards meeting regional fair-share housing requirements. To date, no jurisdictions in California have met the AB438 requirements.

Responsibility: *Housing Division; City Manager*
Budget: *General Fund*

Time Frame: *Meet with State Assembly member in 2003*

2.1e *Inspection and Code Enforcement*

Continue to monitor housing conditions through ongoing housing inspections and code enforcement activities, including strict application of existing codes and standards and the development of new codes, plans and programs, to ensure that the existing housing stock is not diminished in quantitative or qualitative terms.

Responsibility: *Neighborhood Services, Building and Housing Divisions*

Budget: *General Fund and Community Development Block Grant Funds*

Time Frame: *Ongoing*

2.1f *Multi-Family Rental Housing Inspection Program*

Continue the City's Multi-Family Rental Housing Inspection Program and consider expanding it to include developments with less than four units as well as rented condominiums.

Responsibility: *Neighborhood Services Division; Building Division*

Budget: *General Fund and Community Development Block Grant Funds*

Time Frame: *Ongoing; consideration of program expansion by 2004*

2.1g *Maintenance Standards, Tenant Screening and Management Training*

Continue to incorporate maintenance standards, tenant screening and management training requirements in regulatory agreements for developments that receive City assistance, and work to ensure the enforcement of such standards and agreements.

Responsibility: *Housing Division*

Budget: *General Fund and Community Development Block Grant Funds*

Time Frame: *Ongoing*

2.1h *Conservation of 'At-Risk' Housing*

Ensure the conservation of existing subsidized housing that is at risk of converting to market rates, including in the near-term the federally-assisted Clayton Villa senior housing (which has an expiration date of December 2004) as well as the locally- and State-assisted developments listed on page 73 of the Housing Element. Work with the owners of these developments and interested nonprofit groups to ensure that these units are conserved as part of the City's affordable housing stock, using City funds and other incentives where possible

to facilitate conservation and establish long-term rental restrictions. Give highest priority for conservation to units in multi-family developments and to units serving low- and very-low-income households.

Responsibility: *Housing Division*

Budget: *General Fund, Redevelopment Agency Funds and Federal subsidies*

Time Frame: *Conservation of Coral Court Apartments and Valley Terrace/Garaventa Oaks in 2002; conservation of Lime Ridge Apartments by 2003; conservation of Clayton Villa by 2004; and conservation of Las Trampas units by 2007.*

Policy 2.2 Neighborhood Quality

Preserve and enhance the quality of Concord's residential and mixed-use neighborhoods to ensure a comfortable, safe, healthy and attractive living environment for all residents.

IMPLEMENTING PROGRAMS

2.2a Neighborhood Services Strategic Plan

Continue to implement the City's Neighborhood Services Strategic Plan.

Responsibility: *Neighborhood Services Division, City Manager, Planning Commission and City Council*

Budget: *General Fund and Capital Improvement Program*

Time Frame: *As outlined in the Neighborhood Services Strategic Plan*

2.2b Development Standards and Development Review

Regularly review and update the City's development standards and apply them through the development review process to ensure that new developments contribute to creating a functional, pleasing, and high quality living environment for all Concord residents. Standards should help ensure that the materials and construction methods in all residential developments reflect very high standards.

Responsibility: *Planning and Building Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

2.2c Energy Efficiency and Conservation

Encourage energy efficiency and conservation (and support long-term housing affordability) by continuing to require compliance with Title 24 energy conservation requirements in all new residential development and by encouraging both passive and active solar power in new housing as well as other alternative energy sources and housing designs that encourage conservation.

Responsibility: *Planning and Building Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

2.2d Design Principles

While striving to achieve higher densities to support affordability goals, ensure that the design and quality of new housing developments ‘fit in’ with their neighborhood context and contribute to an overall enhancement and upgrading of their neighborhood environment. The City shall strive to achieve ‘beautiful density’ and protect and enhance existing community character (architecture, site planning, amenities) through the application of the following design principles:

- 1) **Reduce the Perception of Building Bulk.** In multi-unit buildings, require designs that break up the perceived bulk and minimize the apparent height and size of new buildings. Ensure a human scale in new development.
- 2) **Recognize Existing Street Patterns.** Design new housing so that it relates to the existing street pattern and creates a sense of neighborliness with surrounding buildings.
- 3) **Enhance the “Sense of Place” by Incorporating Focal Areas.** Design new housing around natural and/or designed focal points, emphasized through direct pedestrian, transit or automobile connections.
- 4) **Minimize the Visual Impact of Parking and Garages.** Encourage driveways and garages to be located to the side of buildings and recessed, or along rear alleyways. Discourage home designs in which garages dominate the public façade of the home.

- 5) **Pay Attention to Windows and Doors.** Windows and doors are an important element of building design and an indicator of overall building quality.
- 6) **Provide Variety in Single-Family Home Design.** In new single-family subdivisions, new homes should provide a variety of street façades.
- 7) **Use Quality Building Materials.** Building materials should be high quality, long lasting, and durable.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

2.2e Design Guidelines

Review, update and regularly apply the City's Community Design Guidelines in the review of development proposals (multi-family, single-family and mixed-use) to ensure that new housing achieves the Design Principles set forth in 2.2d above.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Review and update Community Design Guidelines by June 2004

2.2f Design Review

Conduct design review for all residential developments with the Design Review Board, applying the City's Design Guidelines including design principles outlined in Program 2.2d above.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Amend the City's Design Review Board and Procedures Ordinance by June 2003

2.2g Jobs/Housing Balance

Promote a higher quality of life for all Concord residents by striving to achieve a balance between jobs and housing, including a balance between the types and pay structures of local jobs and the types and costs of local housing choices. Achieving a jobs/housing balance will help reduce traffic and its associated environmental impacts while strengthening the community by allowing people

to spend less time commuting and more time participating in community activities.

Responsibility: *Planning and Economic Development Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

Goal 3 Meeting Special Needs

Encourage the expansion of housing opportunities for special needs groups, including seniors, female-headed households, people with disabilities, first-time homebuyers, large families and homeless individuals and families.

Policy 3.1 Senior Housing

Actively seek and encourage the development of affordable housing for very-low-, low- and moderate-income seniors.

Quantified Objective for Senior Housing, 1999–2006:

- 400 new senior housing units affordable to very-low-, low- and moderate-income seniors.

IMPLEMENTING PROGRAMS

3.1a Assistance for Senior Housing

Provide financial assistance, regulatory incentives (e.g., density bonuses, reduced parking requirements, etc.) and fast-track processing for senior housing developments that provide 25 percent or more of their units at rents or prices affordable to moderate-, low- or very-low-income seniors.

Responsibility: *Housing Division*

Budget: *General Fund, Redevelopment Agency, Community Development Block Grant funds*

Time Frame: *Ongoing*

3.1b Senior Housing Development and Design

Encourage senior housing developments to be located in areas that are convenient to shopping and other services, including public transit services, and/or to provide transit services (e.g., van shuttles) for their residents. Also,

encourage senior developments to incorporate 'universal design' and accessibility features in all new and rehabilitated units, with such features provided at the time of construction as a standard feature rather than as an optional feature available for an additional charge.

Responsibility: Planning Division

Budget: General Fund

Time Frame: Ongoing

Policy 3.2 Housing for People with Disabilities

Actively seek to expand housing opportunities for people with disabilities in new and existing single-family and multi-family developments.

Quantified Objective for Housing for People with Disabilities, 1999–2006:

- 100 new or rehabilitated units accessible to people with disabilities.

IMPLEMENTING PROGRAMS

3.2a Assistance for Accessible Housing

Provide financial assistance, regulatory incentives (e.g., density bonuses, reduced parking requirements, etc.) and continue to fast-track processing for housing developments that make at least 15 percent or more of the total units accessible to people with disabilities through appropriate design and amenities.

Responsibility: Building, Planning and Housing Divisions

Budget: General Fund, Community Development Block Grant funds

Time Frame: Ongoing

3.2b Accessibility Requirements

In accordance with State Law, require the inclusion of accessible units in multi-family housing developments with accessibility features provided at the time of construction as a standard feature rather than as an optional feature available for an additional charge.

Responsibility: Planning and Building Divisions

Budget: General Fund and Appropriate Grant funds

Time Frame: Ongoing

3.2c *Information on Accessible Design and Resources for Independent Living*

Make information and related resources available to the public, including people with disabilities, to raise awareness regarding accessibility issues (including the requirements of the Americans with Disabilities Act), encourage 'universal design' and accessibility in all new and rehabilitated developments, and provide referrals to independent living centers and other resources. Provide public information on accessibility issues and resources at the City's Permit Center and on the City's website. Provide referrals to independent living centers and other resources as appropriate.

Responsibility: *Building, Housing, and Planning Divisions*

Budget: *General Fund and Appropriate Grant funds*

Time Frame: *Develop or collect and make available information resources by 2004*

3.2d *Accessibility Requirements*

In accordance with State law, meet or exceed the requirements to provide the inclusion of accessible units in larger housing developments as a condition of approval.

Responsibility: *Planning and Building Divisions*

Budget: *General Fund*

Time Frame: *Ongoing*

3.2e *Constraints on Housing for Persons with Disabilities*

Analyze and determine whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520 enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit and processing procedures and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.

Responsibility: *Building and Housing Divisions*

Budget: *General Fund*

Time Frame: *The City will conduct an evaluation by September 2003 and if any constraints are found, the City will take subsequent actions within six months of the completion of the evaluation.*

Policy 3.3 Housing for Female-Headed Households

Actively seek and encourage the development of affordable housing for female-headed households, especially those who are very-low-, low- or moderate-income.

Quantified Objective for Housing for Female-Headed Households, 1999–2006:
--

- | |
|---|
| ➤ Continued Section 8 Rental Assistance for 750+ female-headed households in Concord. |
|---|

IMPLEMENTING PROGRAMS

3.3a Concord Childcare Program

Continue to support the City of Concord Child Care Program.

Responsibility: Department of Parks and Recreation

Budget: General Fund

Time Frame: Ongoing

3.3b Section 8 Assistance

Continue to support Section 8 rental assistance for Concord's female-headed households, administered by the Contra Costa County Housing Authority.

Responsibility: Housing Division

Budget: General Fund

Time Frame: The Housing Division will monitor the Section 8 program and report pending changes and developments in the program to the City Council

Policy 3.4 Housing for First-Time Homebuyers

Actively seek and encourage the development of housing that is affordable to very-low-, low- and moderate-income first-time homebuyers.

Quantified Objective for Housing for First-Time Homebuyers, 1999–2006:

- | |
|--|
| ➤ Assistance to 75+ first-time homebuyers. |
|--|

IMPLEMENTING PROGRAMS

3.4a First-Time Homebuyer Program

Utilize Redevelopment Housing Set-Aside funds to provide zero interest second mortgages to qualified low- and moderate-income homebuyers to assist them with down payment and/or closing costs.

Responsibility: *Housing Division, Redevelopment Agency*

Budget: *Redevelopment Housing Set-Aside*

Time Frame: *Provide annual report on the program's progress and achievements*

3.4b Mortgage Credit Certificate Program

Continue to support and participate in the Mortgage Credit Certificate (MCC) Program administered by the Contra Costa County Community Development Department. MCC recipients may take 20 percent of their annual mortgage interest payments as a dollar-for-dollar tax credit against their federal income taxes.

Responsibility: *Housing Division*

Budget: *General Fund*

Time Frame: *Ongoing*

3.4c Lease-Purchase Homeownership Program

Utilize the East Bay-Delta Lease-Purchase Homeownership Program to provide lease-purchase homeownership opportunities for qualified Concord residents. East Bay-Delta purchases homes on behalf of lease-purchasers and manages the lease agreements during the 38-month lease purchase period. Eligible households receive down payment assistance and assume the loan at the end of the lease-purchase term.

Responsibility: *Housing Division*

Budget: *General Fund*

Time Frame: *Ongoing*

3.4d Sweat Equity Homeownership Opportunities

Work with local nonprofit housing developers to facilitate sweat-equity homeownership opportunities for Concord residents.

<i>Responsibility:</i>	<i>Housing Division</i>
<i>Budget:</i>	<i>General Fund and State Grants</i>
<i>Time Frame:</i>	<i>Ongoing</i>

Policy 3.5 Housing for Large Families

Actively seek and encourage the development of affordable housing for large families that are very-low-, low- or moderate-income, and continue to take actions to prevent discrimination against children in housing.

Quantified Objective for Housing for Large Families, 1999–2006:

- 100 new or rehabilitated housing units in Concord with four or more bedrooms

IMPLEMENTING PROGRAMS

3.5a Construction of Large Units

Expand the current inventory of large units in the City by providing financial and/or regulatory incentives to encourage the inclusion of four-plus bedroom units in new developments, especially in rental housing developments.

Regulatory incentives may include increases in the allowed FAR, lot coverage, or building height; reduced setbacks, or reduced parking requirements based on location near transit and/or affordability considerations. Financial incentives will be provided through the Redevelopment Agency's Low- and Moderate-Income Housing Fund, as administered by the Housing Division to assist the development of affordable housing, including the development of three- and four-bedroom units in affordable multi-family developments.

<i>Responsibility:</i>	<i>Housing, Planning, and Redevelopment Agency Divisions</i>
<i>Budget:</i>	<i>General Fund; Low- and Moderate-Income Housing Fund</i>
<i>Time Frame:</i>	<i>Ongoing</i>

3.5b Rehabilitation of Large Units

When identifying potential properties for the City's Acquisition and Rehabilitation Program, and in reviewing applications for the City's Rehabilitation Loan Program, give priority to developments with large units that are deteriorated or at risk of being lost from the City's housing stock. Recent rehabilitation projects that have included large units include Camara Circle (RCD), Maplewood Apartments, Golden Glen Apartments, Vintage Greens and Victoria Place.

Responsibility: *Housing Division*
Budget: *Low- and Moderate-Income Housing Fund*
Time Frame: *Ongoing*

Policy 3.6 Homeless Individuals and Families

Actively seek and encourage emergency, transitional, and long-term affordable housing to reduce the problem of homelessness in the City of Concord.

IMPLEMENTING PROGRAMS

3.6a Contra Costa Consortium and Consolidated Plan

Continue to actively participate in the Contra Costa Consortium to identify and respond to the needs of homeless individuals and families in Concord and surrounding communities, giving high priority to the implementation of the strategies and actions identified in the Consortium's Consolidated Plan.

Responsibility: *Housing Division*
Budget: *General Fund*
Time Frame: *Ongoing*

3.6b Homeless Shelter Facility Siting and Permit Processing

Accommodate the potential development of new homeless shelter facilities, in accordance with State law requirements, by identifying appropriate zoning districts in which homeless shelters and transitional housing facilities shall be identified as a conditional use taking into consideration access to transportation and services in the evaluation of appropriate districts. Also, ensure that applications for homeless shelters and transitional housing facilities receive priority review and streamlined processing. Consistent with State law, continue to allow State-licensed residential care facilities serving six or fewer clients located in residential areas without requiring any special use permits.

Responsibility: *Housing and Planning Divisions*
Budget: *General Fund*
Time Frame: *Revise Zoning Ordinance by 2004*

3.6c Financial Assistance for Supportive and Transitional Housing and Emergency Shelter Facilities and Programs

Continue to provide financial support, where feasible and appropriate, to private non-profit agencies or groups that provide emergency, supportive and/or transitional housing for people who are homeless or at risk of homelessness. State or County housing oversight and accountability is a prerequisite to City, or City pass-through, funding.

Responsibility: *Housing Division*

Budget: *General Fund and appropriate pass-through funds*

Time Frame: *Ongoing*

Goal 4 Equal Housing Opportunities

Strive for equal housing opportunity and access for all people regardless of race, religion, sex, marital status, age, ancestry, national origin, color, sexual orientation, familial status, source of income, or disability.

Policy 4.1 Ensuring Equal Housing Opportunities for All

Reaffirm the City's commitment to work towards the elimination of discrimination in housing with regard to race, religion, sex, marital status, age, ancestry, national origin, color, sexual orientation, familial status, source of income, or disability.

IMPLEMENTING PROGRAMS

4.1a 'Fair Housing' Services

Maintain current funding levels for anti-discrimination services, including the City's Fair Housing services and Discrimination Hotline. Expand these services when and where feasible. Make information regarding the City's Fair Housing Services available in both English and Spanish, and advertise the availability of these services through the local media (including Spanish language newspapers and radio), through the local schools and libraries, and through the City's network of Neighborhood Partnership organizations.

Responsibility: *Housing Division and Human Relations Commission*

Budget: *General Fund*

Time Frame: *Ongoing*

4.1b Tenant-Landlord Counseling

Continue to provide tenant-landlord counseling services to help resolve problems and conflicts that occur in tenant/landlord relationships. Make information regarding Tenant-Landlord Counseling available in both English and Spanish, and advertise the availability of the service through the local media (including Spanish language newspapers and radio), through the local schools and libraries, and through the City's network of Neighborhood Partnership organizations.

Responsibility: *Housing Division and Human Relations Commission*

Budget: *General Fund and Community Development Block Grant funds*

Time Frame: *Ongoing*

4.1c Rent Monitoring Program

Monitor rental rates in Concord on an annual basis to provide up to date, reliable information on average and median rents in the City by unit size and type. Use the collected data to inform decision making on city housing policies and programs and help reduce the potential impact of rapidly escalating rents and/or disparities in the local housing market (e.g., the monitoring program may call attention to a shortage of a particular housing type).

Responsibility: *Housing Division*

Budget: *General Fund*

Time Frame: *Annual report to City Council and Planning Commission beginning 2003*

4.1d Rent Mediation Program

Study the feasibility of establishing a Rent Mediation Program to discourage unreasonable rent increases if the information from the Rent Monitoring Program indicates a rapid escalation or continued elevation of local rents. An example of a similar ordinance is in the City of Fremont and may provide a model for consideration.

Responsibility: *Housing Division*

Budget: *General Fund and Community Development Block Grant funds*

Time Frame: *Establishment of the program will be based upon the information collected through the Rent Monitoring Program (Program 4.1c).*

Goal 5 Historic Preservation

Ensure the preservation of older and historical areas, homes and buildings.

Policy 5.1 Preserving Concord's Historic Resources

Preserve Concord's historic homes, areas and buildings.

IMPLEMENTING PROGRAMS

5.1a Resources for Historic Preservation

Pursue public and private resources to be used in establishing, expanding and continuing a Historic Preservation Program in Concord.

Responsibility: *Department of Parks and Recreation; Planning Division*

Budget: *General Fund*

Time Frame: *Ongoing*

5.1b Age of Structure Data on Demolition Permit Applications

Add 'Age of Structure' as required information on demolition permits. Permits where the age of structure is 50 years or greater should be reviewed against the City's historic resources inventory to ensure compliance with any historic resource restrictions that may apply.

Responsibility: *Planning and Building Divisions*

Budget: *General Fund*

Time Frame: *Revise Demolition Permit Application by 2003*

Quantified Objectives Summary

Table 6.2 Summary of Quantified Objectives for 1999–2006

	Very Low	Low	Mod	Above Mod	Total
NEW CONSTRUCTION OBJECTIVES for Very Low, Low and Moderate Income Housing Needs					
<i>New SF Units (detached or attached)</i>	30	50	100	-	180
<i>New or Legalized Second Units/Duplexes</i>	-	-	50	-	50
<i>New Multi-Family Units</i>	298	150	341	-	789
<i>New Condominiums</i>			50	-	50
Units Already Built/Approved (see pages 9 and 10)	125	73	65	1,308	1,571
Total, New Construction Objectives plus Already Built or Approved	453	273	606	1,308**	2,640
<i>ABAG Fair Share Need, 1999–2006*</i>	<i>453</i>	<i>273</i>	<i>606</i>	<i>987</i>	<i>2,319</i>
REHABILITATION AND CONSERVATION OBJECTIVES					
<i>Units to be Rehabilitated</i>	400	300	300	200	1,200
<i>Units to be Conserved</i>	83	29	86	0	198
SPECIAL HOUSING NEEDS OBJECTIVES					
<i>Objectives for new units to meet special needs will be met within the new construction objectives listed above. They are not cumulative.</i>					
New Senior Housing Units	150	150	100	-	400
New or Rehabilitated Accessible Units	40	30	30	-	100
Assistance for Female-Headed Households	400	200	150	-	750
Assistance for First-Time Homebuyers	15	20	40	-	75
Units for Large Families	35	35	30	-	100

* The City has an additional fair-share housing need in its Sphere of Influence area for 95 units. There are no income category requirements assigned to this portion of the City's housing need. Units already built or approved in the Above Moderate Income category are adequate to meet this need as well as the identified need for units affordable to Above Moderate Income households.

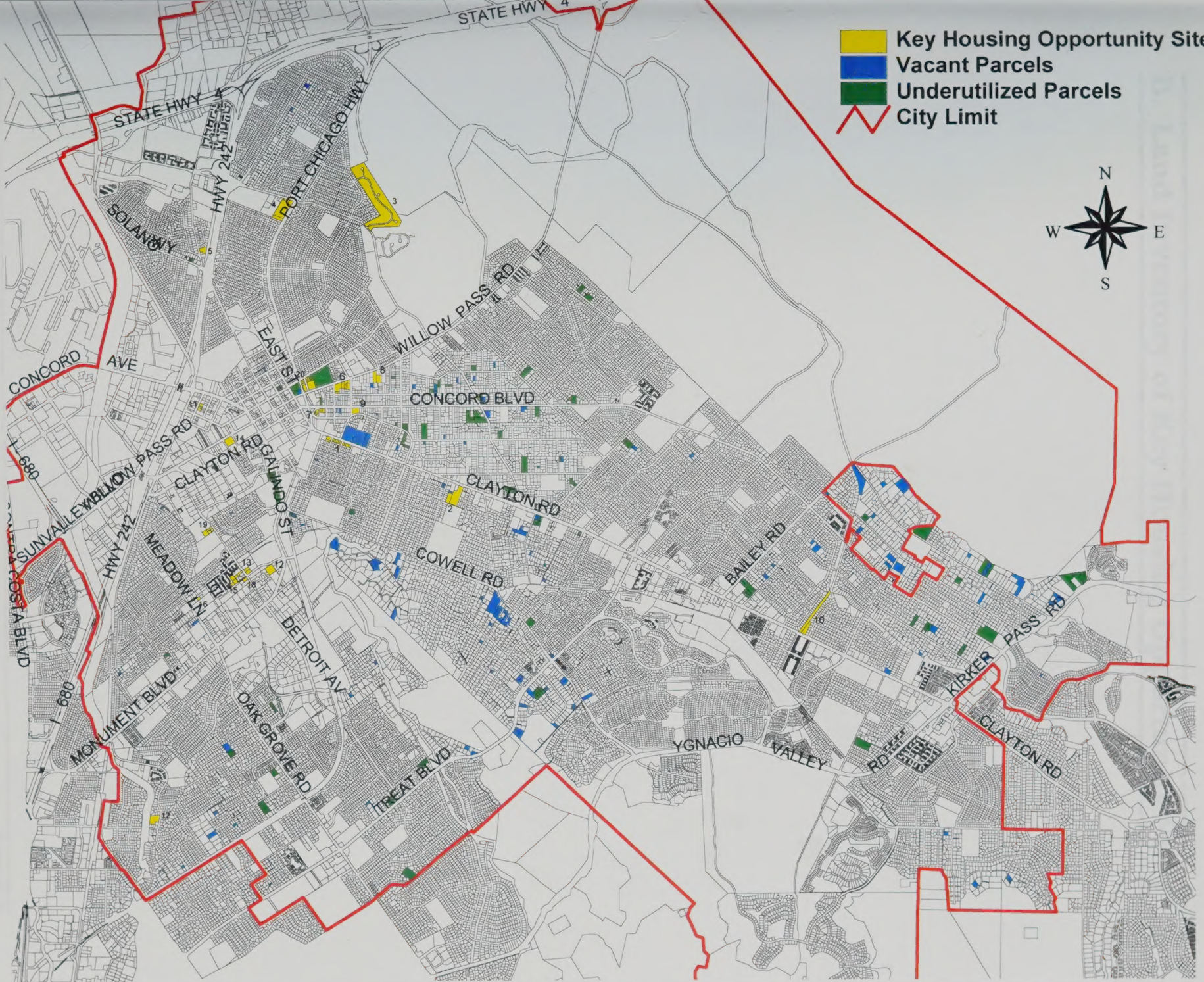
** The additional 321 above moderate units provided over the fair-share requirement for above moderate units do not count toward the required units.

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A. Map of Key Housing Opportunity Sites, Vacant and Underutilized Residential Parcels



- Key Housing Opportunity Sites
- Vacant Parcels
- Underutilized Parcels
- City Limit



B. Land Inventory of Key Housing Opportunity Sites

NO.	LOCATION	APN	ZONE	GENERAL PLAN	LOT SQUARE FOOTAGE	LOT ACREAGE	EXISTING HOUSING UNITS	EXISTING USE	G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	NOTES
1	2702 Clayton Rd. @ 1491	105012003	DB	LDR	7653	0.18	0	VACANT	10	1	
	San Carlos	105012015	DB	CO	16458	0.38	0	VACANT	43	15	
	(New Site)	105013015	DB	CO	5393	0.12	1	SFR	1.0 FAR	3	
		105013016	DB	CO	5498	0.13	0	COM	1.0 FAR	4	
		105013017	DB	CO	5374	0.12	0	COM	1.0 FAR	4	
		105013018	DB	CO	5448	0.13	0	COM	1.0 FAR	4	
		105013019	DB	CO	5582	0.13	0	COM	1.0 FAR	4	
		105013020	DB	CO	5397	0.12	0	COM	1.0 FAR	4	
		105014015	APO	CO	4110	0.09	1	SFR	24	1	
		105014017	DB	CO	5187	0.12	0	OFFICE	1.0 FAR	4	
		105014018	APO	CO	5170	0.12	1	SFR	24	2	
		105014020	APO	CO	5238	0.12	1	OFFICE	24	2	
		105014021	APO	CO	9257	0.21	0	SCHOOL	24	5	
TOTALS					85765	1.97				53	
2	3474-3512 Clayton Rd. @ Roslyn	105092008	FAR 0.2-0.4	LDR	42120	0.97	2	SFR	10	5	
		105092020	NC/R7	NCC/LDR	146325	3.36	0	OFFICE	24/10	41	
	TOTALS				188445	4.33				46	
3	NWS Housing Hamilton and Enterprise Ct. @ Olivera	111010006	S	NWS	1124860	25.82	88	DUPLEX	24	470	
	(New Site)										
	TOTALS				1124860	25.82				470	
4	Holbrook Plaza - 3399 Pt. Chicago @ Olivera	110035008	NC	NCC	9259	0.21	0	RETAIL	24	5	Approved on October 6, 2003 for a building remodel and expansion.
	(New Site)	110035011	NC	NCC	17191	0.39	0	VACANT	24	8	
		110035012	NC	NCC	186164	4.27	0	RETAIL	24	92	
	TOTALS				186164	4.27				105	
5	2820 Grant @ Overhill	110091033	R6	LDR	36488	0.84	1	SFR	10	5	
	TOTALS				36488	0.84				5	
6	Thunderbird Auto Willow Pass @ Third Street	113021003	NC	NCC	17322	0.40	0	OFFICE	24	9	Approved on July 1, 2003 for 56 single family lots. Project currently under construction.
		113021004	NC	NCC	11482	0.26	0	GAS STATION	24	6	
	(New Site)	113021015	D3	LDR	7391	0.17	0	PARKING	10	1	
		113021019	NC	NCC	10108	0.23	0	OFFICE	24	5	
		113021020	NC	NCC	7778	0.18	0	CAR LOT	24	4	
		113021022	NC	NCC	52403	1.20	0	CAR LOT	24	26	
		113021024	NC	NCC	3045	0.07	0	CAR LOT	24	2	
		113021025	NC	NCC	26231	0.60	0	CAR LOT	24	13	
TOTALS					135760	3.11				66	
7	Concord Blvd. & First Street	113271012	APO	CAMU	4788	0.11	0	VACANT	43	4	
	(New Site)	113271013	APO	CAMU	8167	0.19	1	SFR	43	6	
		113271014	APO	CAMU	1389	0.03	0	VACANT	43	1	
		113271019	APO	CAMU	1724	0.04	0	VACANT	43	2	
		113272002	APO	CAMU	6494	0.15	0	OFFICE	43	6	
		113272003	APO	CAMU	6508	0.15	0	OFFICE	43	6	
		113272004	APO	CAMU	6556	0.15	1	SFR	43	5	
		113272017	APO	CAMU	5955	0.14	0	OFFICE	43	5	
		113330004	APO	CAMU	6165	0.14	0	VACANT	43	5	
TOTALS					47746	1.10				40	

KEY HOUSING OPPORTUNITY SITES

ATTACHMENT B

NO.	LOCATION	APN	ZONE	GENERAL PLAN	LOT SQUARE FOOTAGE	LOT ACREAGE	EXISTING HOUSING UNITS	EXISTING USE	G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	NOTES
8	3000 Willow Pass Rd. @	113041007	APO	CO	29982	0.69	0	VACANT	24	15	
	Esperanza	113041023	APO	CO	22523	0.52	0	VACANT	24	11	
	(New Site)										
	TOTALS				52505	1.21				26	
9	2906 Concord Blvd. @	113251026	R6	LDR	41408	0.95	1	SFR	10	6	Pending approval of a 10 lot single family subdivision.
	Parkside Dr.										
	TOTALS				41408	0.95				6	
10	Clayton Rd. @ Heather	116070006	R7	U	129867	2.98	0	VACANT	10	22	
		116203006	PD	MDR	50086	1.15	0	VACANT	24	25	
	TOTALS				179953	4.13				47	
11	2108 - 2150 Fremont @	126042034	DB	HDR	9718	0.22	1	SFR	43	8	
	Broadway	126042035	DB	HDR	4517	0.10	2	SFR	43	2	
	(New Site)	126042036	DB	HDR	4737	0.11	1	SFR	43	3	
		126042037	DB	HDR	9516	0.22	2	SFR	43	7	
	TOTALS				28488	0.65				20	
12	2691 Monument	126202048	NC	NCC	70093	1.61	0	NC	24	35	
	TOTALS				70093	1.61				35	
13	1200 & 1210 Detroit @	126210036	M 1.8	MDR	14529	0.33	2	SFR	24	5	
	Walters	126210042	M 1.8	MDR	17297	0.40	1	SFR	24	8	
	TOTALS				31826	0.73				13	
14	1840 Willow Pass Rd. @	126272005	DB	RO	68705	1.58	0	RETAIL	100	142	
	Sutter (Big 5)										
	TOTALS				68705	1.58				142	
15	1211 Detroit near Walters	128190009	M 1.8	MDR	13046	0.30	0	VACANT	24	6	
	(New Site)	128190037	M 1.8	MDR	11671	0.27	0	VACANT	24	6	
		128190244	M 1.8	MDR	9531	0.22	1	SFR	24	4	
		128190245	M 1.8	MDR	17025	0.39	1	SFR	24	7	
		128190252	M 1.8	MDR	19521	0.45	1	SFR	24	9	
	TOTALS				70794	1.63				32	
16	2030 Riley @ Meadow	128200010	M 1	HDR	10031	0.23	0	VACANT	43	9	
	TOTALS				10031	0.23				9	
17	985 Mohr Lane	147251009	R7	LDR	78591	1.80	1	SFR	10	13	
	TOTALS				78591	1.80				13	
18	1191 Detroit	128190255	M 1.8	NCC	15765	0.36	1	SFR	24	7	
	TOTALS				15765	0.36				7	
19	1421 - 1431 Detroit	128340003	PD	HDR	6522	0.15	1	SFR	24	2	
	(New Site)	128340005	PD	HDR	28063	0.64	1	SFR	24	13	
		128340008	PD	HDR	6627	0.15	1	SFR	24	2	
		128340009	PD	HDR	15514	0.36	1	SFR	24	7	
		128340011	PD	HDR	5841	0.13	1	SFR	24	2	
	TOTALS				62567	1.43				26	
20	Albertson/Beach Street	111221002	NC	CAMU	59575	1.37	0	NC	43	53	
		111221008	APO	CAMU	5763	0.13	0	VACANT	43	5	
		111221011	APO	CAMU	5721	0.13	0	OFFICE	43	5	
		111221012	APO	CAMU	4462	0.10	0	OFFICE	43	4	
		111221013	NC	CAMU	4076	0.09	0	OFFICE	43	3	
		111222002	APO	CAMU	5178	0.12	1	SFR	43	4	
		111222003	APO	CAMU	5362	0.12	2	DUPLEX	43	3	

KEY HOUSING OPPORTUNITY SITES

ATTACHMENT B

NO.	LOCATION	APN	ZONE	GENERAL PLAN	LOT SQUARE FOOTAGE	LOT ACREAGE	EXISTING HOUSING UNITS	EXISTING USE	G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	NOTES
20	Albertson/Beach Street	111222004	APO	CAMU	5724	0.13	1	SFR	43	4	
Con't		111222013	APO	CAMU	4710	0.11	0	VACANT	43	4	
		111222017	NC	CAMU	19742	0.45	0	VACANT	43	18	
		111222018	NC	CAMU	6658	0.15	0	VACANT	43	6	
TOTALS					126971	2.90				109	
TOTAL KEY OPPORTUNITY SITES					2642925	60.65				1270	

C. Land Inventory of Vacant Residential Parcels

ZONE	APN	HOUSE	STREET	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	G. P. MAX. DENSITY PER ACRE	POTENTIAL NO. OF UNITS (NET AREA)	USE	NOTES
DB	112135011	2383	SALVIO ST	CO	12598	0.29	43	11	HDR	
	126083011	2471	WILLOW PASS RD	CAMU	17930	0.41	43	16	MFR	Potential for assembly
TOTALS					30528	0.70		27		
M1.8	128210026	1145	MEADOW LN	HDR	20250	0.46	100	35	HDR	
	132100037	3910	CLAYTON RD	MDR	23087	0.53	24	11	MDR	Next to 6 underutilized sites-132-100-008,019,022,023,035,038
TOTALS					43337	0.99		46		
M2.5	105071006	999999	KERMAN DR	LDR	7351	0.17	10	1	MDR	
	105071007	999999	KERMAN DR	LDR	7623	0.18	10	1	MDR	
TOTALS					14974	0.35		2		
APO	113261002	2814	CONCORD BL	LDR	6485	0.15	10	1	MDR	
	113261004	2850	CONCORD BL	LDR	8049	0.18	10	1	MDR	
TOTALS					14534	0.33		2		
D3	113235037	3223	CLAYTON RD	MDR	8541	0.20	24	4	MDR	
	113235038	3225	CLAYTON RD	MDR	8420	0.19	24	4	MDR	
	132191031	999999	COWELL RD	LDR	7712	0.18	10	1	LDR	
TOTALS					24673	0.57		9		
NTS	112143028	999999	BONIFACIO ST	LDR	6492	0.15	10	1	LDR	
TOTALS					6492	0.15		1		
PD	113241061	2945	CLAYTON RD	CAMU	36044	0.83	43	32	MDR	
	113241063	3025	CLAYTON RD	CAMU	17723	0.41	43	16	MDR	
	113241065	999999	CLAYTON RD	CAMU	62328	1.43	43	55	MDR	
	113241066	999999	CLAYTON RD	CAMU	8601	0.20	43	8	MDR	
	113241079	999999	CLAYTON RD	CAMU	272533	6.26	43	242	MDR	
	117180075	5195	CLAYTON RD	NCC	30684	0.70	24	15	MDR	
	121190019	1155	REDFERN CT	RRC	30202	0.69	2.5	1	LDR	Buiding Permit issued June 10, 2002 for a single family residence
	121210016	1010	FROYD RD	RRC	23824	0.55	2.5	1	LDR	
TOTALS					481939	11.07		370		
R6	100303008	999999	WELLINGTON AV	U	5888	0.14	10	1	LDR	
	100313048	999999	WELLINGTON AV	U	7680	0.18	10	1	LDR	
	100321016	999999	MEDBURN ST	U	4391	0.10	10	1	LDR	
	100321017	999999	MEDBURN ST	U	4831	0.11	10	1	LDR	
	100321019	999999	MEDBURN ST	U	4991	0.11	10	1	LDR	
	100321035	999999	MEDBURN ST	U	35702	0.82	10	6	LDR	
	100401017	999999	PARK ST	U	107456	2.47	10	19	LDR	
	105022008	999999	OAKLAND AV	LDR	7484	0.17	10	1	LDR	
	105072004	999999	ROSLYN DR	LDR	7675	0.18	10	1	LDR	
	113031013	2947	EUCLID AV	LDR	9570	0.22	10	2	LDR	
	113031049	2945	EUCLID AV	LDR	9629	0.22	10	2	LDR	
	113251018	999999	THE ALAMEDA	LDR	3363	0.08	10	1	LDR	

VACANT RESIDENTIAL PARCELS

ATTACHMENT C

ZONE	APN	HOUSE	STREET	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	G. P. MAX. DENSITY PER ACRE	POTENTIAL NO. OF UNITS (NET AREA)	USE	NOTES
R6	114432073	3623	WREN AV	LDR	7355	0.17	10	1	LDR	
Con't	114432074	3625	WREN AV	LDR	6465	0.15	10	1	LDR	
	126182019	999999	COWELL RD	LDR	8900	0.20	10	2	LDR	
	126182026	999999	ALMENDRA CT	LDR	10331	0.24	10	2	LDR	
	126233016	1413	WHITEWOOD PL	LDR	6654	0.15	10	1	LDR	
	128241032	1178	VICTORY LN	LDR	8964	0.21	10	2	LDR	Buiding Permit issued March 19, 2003 for a single family residence
TOTALS					257329	5.92		46		
R7	105041022	3149	DOVER WY	LDR	6755	0.16	10	1	LDR	
	114410007	3544	WREN AV	LDR	15076	0.35	10	3	LDR	
	115020082	1697	COPAS LN	LDR	8839	0.20	10	2	LDR	
	115020083	1699	COPAS LN	LDR	8197	0.19	10	1	LDR	
	147320007	999999	RISDON RD	LDR	9309	0.21	10	2	LDR	
	147331055	999999	SARGENT RD	LDR	14455	0.33	10	2	LDR	
TOTALS					62631	1.44		11		
R7.5	110442007	2283	RANCHITO DR	LDR	12211	0.28	10	2	LDR	
	113071040	999999	WREN AV	LDR	11561	0.27	10	2	LDR	
	113082018	999999	EUCLID AV	LDR	15127	0.35	10	3	LDR	
	113082056	3289	EUCLID AV	LDR	19417	0.45	10	3	LDR	
	114380035	3609	CONCORD BL	LDR	9929	0.23	10	2	LDR	
	114380036	3611	CONCORD BL	LDR	8179	0.19	10	1	LDR	
	115481025	1717	DENKINGER RD	LDR	18264	0.42	10	3	LDR	Buiding Permit issued Nov. 22, 2002 for a single family residence
	128023030	1720	BELMONT RD	LDR	7199	0.17	10	1	LDR	
	147180001	999999	WHITMAN RD	LDR	52947	1.22	10	9	LDR	
TOTALS					154834	3.58		26		
R8	114300033	999999	ENID DR	LDR	7811	0.18	10	1	LDR	
	114300056	999999	STILLMAN CT	LDR	14008	0.32	10	2	LDR	
	114370046	3790	CONCORD BL	LDR	26405	0.61	10	5	SFR	
	116020014	1641	MATHESON RD	LDR	22887	0.53	10	4	LDR	
	116020091	4719	SPRINGWOOD WY	LDR	8332	0.19	10	1	LDR	
	116030008	999999	BERRYWOOD DR	LDR	46676	1.07	10	8	LDR	
	116030036	999999	BERRYWOOD DR	LDR	13114	0.30	10	2	LDR	
	129271026	999999	TAMORI LN	LDR	23656	0.54	10	4	LDR	
	132030041	999999	LA VISTA AV	LDR	18835	0.43	10	3	LDR	
	132030042	999999	LA VISTA AV	LDR	10745	0.25	10	2	LDR	
	132030043	999999	LA VISTA AV	LDR	11358	0.26	10	2	LDR	
	132030045	1425	LA VISTA AV	LDR	13968	0.32	10	2	LDR	
	132030052	999999	JOAN AV	LDR	27891	0.64	10	5	LDR	
	132080030	999999	PRIDMORE CT	LDR	10815	0.25	10	2	LDR	
	132080042	999999	JOAN AV	LDR	7549	0.17	10	1	LDR	
	132122028	999999	JANET LN	LDR	13615	0.31	10	2	LDR	
	147290029	1429	DAVID AV	LDR	9246	0.21	10	2	LDR	
TOTALS					286911	6.58		48		

ZONE	APN	HOUSE	STREET	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	G. P. MAX. DENSITY PER ACRE	POTENTIAL NO. OF UNITS (NET AREA)	USE	NOTES
R10	113141027	3407	WALNUT AV	LDR	10981	0.25	10	2	LDR	
	113152018	999999	ROSELAND DR	LDR	11028	0.25	10	2	LDR	
	113222008	999999	WALNUT AV	LDR	7925	0.18	10	1	LDR	Legal non conforming lot
	116050019	999999	BAILEY RD	LDR	11535	0.26	10	2	LDR	
	116120048	4924	LAUREL DR	LDR	247691	5.69	10	43	LDR	
	116120052	1854	PENNY LN	LDR	12562	0.29	10	2	LDR	
	116120053	1848	PENNY LN	LDR	11628	0.27	10	2	LDR	
	116120054	1840	PENNY LN	LDR	10596	0.24	10	2	LDR	
	116130010	999999	AYERS RD	LDR	23884	0.55	10	4	LDR	
	117120026	999999	PAUL LN	LDR	12382	0.28	10	2	LDR	
	117140075	999999	KIRKER PASS RD	LDR	30557	0.70	10	5	LDR	High voltage lines over property
	117150012	999999	CLARK LN	LDR	13543	0.31	10	2	LDR	
	117260012	999999	OLIVE DR	LDR	43736	1.00	10	8	LDR	
	121040037	999999	PINE HOLLOW RD	LDR	20130	0.46	10	3	LDR	
	130090029	999999	RIDGE PARK CT	LDR	47905	1.10	10	8	LDR	
	130150044	4007	RHODA WY	LDR	13125	0.30	10	2	LDR	
	130200026	999999	THOMPSON DR	LDR	21638	0.50	10	4	LDR	
	130200027	999999	THOMPSON DR	LDR	22267	0.51	10	4	LDR	
	130270032	972	SAN MIGUEL RD	LDR	11276	0.26	10	2	LDR	
	130421006	1141	JAMIE DR	LDR	10985	0.25	10	2	LDR	
	133030024	999999	COWELL RD	LDR	43139	0.99	10	7	LDR	Potential for assembly if adjoining parcels are rezoned
	134051033	4307	LYNN DR	LDR	14898	0.34	10	3	LDR	
	134062028	999999	COWELL RD	LDR	22508	0.52	10	4	LDR	Potential for assembly if adjoining parcels are rezoned
	134062029	999999	COWELL RD	LDR	22741	0.52	10	4	LDR	Potential for assembly if adjoining parcels are rezoned
TOTALS					698660	16.02		120		
R12	130140050	1165	MC MULLIN DR	LDR	16303	0.37	10	3	LDR	Potential for assembly if adjoining parcels are rezoned
	130150023	999999	COWELL RD	LDR	188507	4.33	10	32	LDR	The upper 1/3 of the property is in FEMA flood zone A
	130150027	1190	GREEN GABLES CT	LDR	12822	0.29	10	2	LDR	
	130150056	999999	GREEN GABLES CT	LDR	14637	0.34	10	3	LDR	Parcels 130150053 & 130150056 will be merged.
	130150061	1175	GREEN GABLES CT	LDR	16826	0.39	10	3	LDR	Buiding Permit issued January 14, 2003 for a single family residence
	130150064	1171	GREEN GABLES CT	LDR	21091	0.48	10	4	LDR	Buiding Permit issued January 14, 2003 for a single family residence
	130160093	1180	VISTA RIDGE CT	LDR	15729	0.36	10	3	LDR	
	130160094	1170	VISTA RIDGE CT	LDR	14893	0.34	10	3	LDR	
	130160096	1181	VISTA RIDGE CT	LDR	11963	0.27	10	2	LDR	
	130160097	1191	VISTA RIDGE CT	LDR	11870	0.27	10	2	LDR	
	130410021	4090	BROWNING DR	LDR	12738	0.29	10	2	LDR	
	130461006	1040	PEPPERMILL CT	LDR	24115	0.55	10	4	LDR	Potential for assembly if adjoining parcels are rezoned
	130461017	1024	PEPPERMILL CT	LDR	36047	0.83	10	6	LDR	Potential for assembly if adjoining parcels are rezoned
	134031006	999999	TREAT BL	LDR	37468	0.86	10	6	LDR	
	134031009	999999	TREAT BL	LDR	40075	0.92	10	7	LDR	
	134032009	999999	TREAT BL	LDR	30796	0.71	10	5	LDR	
	134032012	999999	TREAT BL	LDR	44923	1.03	10	8	LDR	
	TMP000332	1191	GREEN GABLES CT	LDR	17321	0.40	10	3	LDR	
	TMP000333	1181	GREEN GABLES CT	LDR	16992	0.39	10	3	LDR	
TOTALS					585116	13.43		101		

VACANT RESIDENTIAL PARCELS

ATTACHMENT C

ZONE	APN	HOUSE	STREET	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	G. P. MAX. DENSITY PER ACRE	POTENTIAL NO. OF UNITS (NET AREA)	USE	NOTES
R15	130230041	3661	TREAT BL	RRC	20940	0.48	2.5	1	LDR	Buiding Permit issued July 23, 2003 for a single family residence
	130230044	3687	TREAT BL	RRC	18501	0.42	2.5	1	LDR	
TOTALS					39441	0.90		2		
R20	116070007	999999	MYRTLE DR	RRC	159549	3.66	2.5	7	LDR	
	116091002	999999	AYERS RD	RRC	43651	1.00	2.5	2	LDR	
	116091003	999999	AYERS RD	RRC	68520	1.57	2.5	3	LDR	
	116091004	999999	AYERS RD	RRC	22746	0.52	2.5	1	LDR	
	116100039	1877	SWISTA WY	RRC	16658	0.38	2.5	1	LDR	
	116130008	1847	AYERS RD	LDR	50041	1.15	10.0	9	LDR	
	116270026	999999	MYRTLE DR	RRC	24802	0.57	2.5	1	LDR	
	117030045	999999	AYERS RD	LDR	85468	1.96	10	15	LDR	
	117070035	999999	CARZINO CT	RRC	72168	1.66	2.5	3	LDR	
	117090009	5281	LAUREL DR	RRC	40330	0.93	2.5	2	LDR	
	129070032	999999	LANE DR	RRC	13720	0.31	2.5	1	LDR	
	130040008	999999	RIDGE PARK DR	RRC	51231	1.18	2.5	2	LDR	
	130040019	999999	COWELL RD	RRC	43590	1.00	2.5	2	LDR	
	134070009	999999	ROSE LN	RRC	19919	0.46	2.5	1	LDR	
	134070024	999999	ROSE LN	RRC	20690	0.47	2.5	1	LDR	
TOTALS					733083	16.82		51		
R40	117050019	999999	MYRTLE DR	RRC	14255	0.33	2.5	1	LDR	
	117060008	999999	MYRTLE DR	RRC	23954	0.55	2.5	1	LDR	
	117060011	999999	MYRTLE DR	RRC	18498	0.42	2.5	1	LDR	
	117060022	999999	HOLLY DR	RRC	93929	2.16	2.5	4	LDR	
	117060033	5245	MYRTLE DR	RRC	40000	0.92	2.5	2	LDR	
	130012017	999999	RIDGE PARK LN	RRC	44439	1.02	2.5	2	LDR	
	130031023	16	RIDGE PARK LN	RRC	33972	0.78	2.5	1	LDR	
	130031025	28	RIDGE PARK LN	RRC	31128	0.71	2.5	1	LDR	
	130031026	22	RIDGE PARK LN	RRC	30014	0.69	2.5	1	LDR	
	130032012	999999	RIDGE PARK LN	RRC	47048	1.08	2.5	2	LDR	
	130070019	974	RIDGE DR	RRC	40590	0.93	2.5	2	LDR	
	147310022	999999	LEE LN	RRC	44124	1.01	2.5	2	LDR	
TOTALS					461951	10.60		20		
TOTAL VACANT PARCELS					3896433	89.45		882		

D. Land Inventory of Underutilized Residential Parcels

UNDERUTILIZED RESIDENTIAL PARCELS

ATTACHMENT D

ZONE	APN	STREET NUMBER	STREET NAME	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	EXISTING HOUSING UNITS	EXISTING USE	G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	USE	NOTES
APO	113011010	2609	CONCORD BL	LDR	21850	0.50	1	SFR	24	8	MDR	Potential for assembly
TOTALS					21850	0.50	1			8		
DB	112135001	2311	SALVIO ST	CAMU	18790	0.43	0	RETAIL	43	17	MDR	Potential for assembly
	112135002	999999	COLFAX ST	CAMU	6270	0.14	0	PARKING	43	6	MDR	
	112135012	999999	COLFAX ST	CAMU	7615	0.17	0	PARKING	43	7	MDR	
	126083013	2400	SALVIO ST	CAMU	62403	1.43	0	OFFICE	43	55	MDR	Potential for assembly
	126133009	999999	AMADOR AV	HDR	20404	0.47	0	RETAIL	100	42	HDR	Potential for assembly
	126133010	1395	GALINDO ST	HDR	20332	0.47	0	RETAIL	100	42	HDR	Potential for assembly
	126133011	1395	GALINDO ST	HDR	12152	0.28	0	RETAIL	100	25	HDR	Potential for assembly
	126133013	1385	GALINDO ST	HDR	14010	0.32	0	RETAIL	100	29	HDR	Potential for assembly
	126164047	1335	GALINDO ST	HDR	17154	0.39	0	RETAIL	100	35	HDR	Potential for assembly
	126164048	1305	GALINDO ST	HDR	36899	0.85	0	RETAIL	100	76	HDR	Potential for assembly
	126164049	1301	GALINDO ST	HDR	8027	0.18	0	RETAIL	100	17	HDR	Potential for assembly
	126164050	1325	GALINDO ST	HDR	7986	0.18	0	RETAIL	100	17	HDR	Potential for assembly
	126164051	1321	GALINDO ST	HDR	5810	0.13	0	RETAIL	100	12	HDR	Potential for assembly
	126164052	999999	GALINDO ST	HDR	12423	0.29	0	PARKING	100	26	HDR	Potential for assembly
	126164053	1303	GALINDO ST	HDR	8494	0.19	0	RETAIL	100	18	HDR	Potential for assembly
	126164054	1313	GALINDO ST	HDR	15679	0.36	0	RETAIL	100	32	HDR	Potential for assembly
TOTALS					274448	6.28	0			456		
M1.8	132100035	3916	CLAYTON RD	MDR	9939	0.23	0	PAVED	24	5	MDR	
	132100038	3916	CLAYTON RD	MDR	6689	0.15	0	PAVED	24	3	MDR	
TOTALS					16628	0.38	0			8		
M2.5	132100008	999999	LA VISTA AVE	MDR	9964	0.23	0	PARKING	24	5	MDR	
	132100019	999999	LA VISTA AVE	MDR	10386	0.24	0	PARKING	24	5	MDR	
	132100022	1474	LA VISTA AVE	MDR	10643	0.24	0	PARKING	24	5	MDR	
	132100023	999999	CLAYTON	MDR	10538	0.24	0	PARKING	24	5	MDR	
TOTALS					41531	0.95	0			20		
NC	110235018	2185	SOLANO WAY	NCC	19454	0.45	0	GAS STATION	24	10	MDR	
	111221001	2701	WILLOW PASS RD	PQP	287496	6.60	0	SCHOOL	10	60	MDR	Portion of lot zoned R6 (see R6 below)
TOTALS					306950	7.05	0			70		
FAR 0.2-0.4	105092008	3498	CLAYTON RD	LDR	42120	0.97	2	SFR	10	5	MDR	Potential for assembly
	116010006	1556	BAILEY RD	MDR	27199	0.62	1	SFR	6	2	MDR	Approved on August 7, 2002 for an 18 single family lot subdivision.
	116010007	1562	BAILEY RD	MDR	26989	0.62	1	SFR	6	2	MDR	
	116010008	1573	MATHESON RD	MDR	51294	1.18	1	SFR	6	5	MDR	
	116010009	1569	MATHESON RD	MDR	25730	0.59	1	SFR	6	2	MDR	Potential for assembly
	116010013	1561	MATHESON RD	MDR	24709	0.57	1	SFR	10	4	MDR	Potential for assembly
TOTAL					198041	4.55	7			20		
R6	105185013	1236	FIFTH AV	LDR	33645	0.77	1	SFR	10	5	SFR	
	111221001	2701	WILLOW PASS RD	PQP	71874	1.65	0	SCHOOL	10	15	MDR	Portion of lot zoned NC (see NC above)
	113306021	1878	FIFTH ST	LDR	12939	0.30	1	SFR	10	1	SFR	
	129202002	2238	FOX WY	LDR	37751	0.87	1	SFR	10	5	SFR	
	129442016	815	SAN MIGUEL RD	LDR	70238	1.61	1	SFR	10	11	SFR	
	132202033	4071	COWELL RD	LDR	57476	1.32	1	SFR	10	9	SFR	
TOTAL					283923	6.52	5			46		
R7	113131001	1714	SIXTH ST	LDR	39374	0.90	1	SFR	10	6	SFR	
	113171008	1561	FARM BUREAU RD	LDR	44304	1.02	1	SFR	10	7	SFR	

UNDERUTILIZED RESIDENTIAL PARCELS

ATTACHMENT D

ZONE	APN	STREET NUMBER	STREET NAME	GP	LOT SQUARE FOOTAGE	LOT ACREAGE	EXISTING HOUSING UNITS	EXISTING USE	G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	USE	NOTES
R7 Con't	113171009	1549	FARM BUREAU RD	LDR	35981	0.83	1	SFR	10	5	SFR	
	113235002	3224	THE ALAMEDA	LDR	40609	0.93	1	SFR	10	6	SFR	
	113235006	3298	THE ALAMEDA	LDR	17360	0.40	1	SFR	10	2	SFR	
	114012012	1856	LYNWOOD DR	LDR	41291	0.95	1	SFR	10	6	SFR	
	114260021	1585	WEST ST	LDR	25084	0.58	1	SFR	10	3	SFR	
	114422001	3543	WREN AVE	LDR	30752	0.71	1	SFR	10	4	SFR	
	114641001	1840	LYNWOOD DR	LDR	44324	1.02	1	SFR	10	7	SFR	
	115020079	1698	WEST ST	LDR	39885	0.92	1	SFR	10	6	SFR	
	115020080	1704	WEST ST	LDR	28282	0.65	1	SFR	10	4	SFR	
	147350003	1890	RISDON RD	LDR	87492	2.01	1	SFR	10	14	SFR	
TOTAL					474738	10.92	12			70		
R7.5	110422002	3744	SANFORD ST	LDR	24054	0.55	1	SFR	10	3	SFR	
	113071024	3449	EUCLID AV	LDR	19350	0.44	1	SFR	10	2	SFR	
	113082017	3393	EUCLID AV	LDR	17624	0.40	1	SFR	10	2	SFR	
	113082020	3381	EUCLID AV	LDR	22864	0.52	1	SFR	10	3	SFR	
	113082054	1714	SIXTH ST	LDR	26519	0.61	2	SFR	10	3	SFR	
	114154018	3989	CONCORD BL	LDR	66596	1.53	1	SFR	10	10	SFR	
	114380007	1806	FARM BUREAU RD	LDR	20252	0.46	1	SFR	10	2	SFR	
	147180002	1881	WHITMAN RD	LDR	40915	0.94	1	SFR	10	6	SFR	
					238174	5.45	9			31		
TOTAL					238174	5.45	9			31		
R8	114290005	3837	CHESTNUT AV	LDR	102594	2.36	1	SFR	10	17	SFR	
	114300055	999999	CHESTNUT AV	LDR	14167	0.33	1	SFR	10	1	SFR	
	114330001	3623	WALNUT AV	LDR	38449	0.88	1	SFR	10	6	SFR	
	114360003	3848	CONCORD BL	LDR	52743	1.21	1	SFR	10	8	SFR	
	114370002	1786	FARM BUREAU RD	LDR	36998	0.85	1	SFR	10	5	SFR	
	115540001	1724	VIA DEL VERDES	LDR	73809	1.69	1	SFR	10	12	SFR	
	115540003	1718	VIA DEL VERDES	LDR	43570	1.00	1	SFR	10	7	SFR	
	115540006	1730	VIA DEL VERDES	LDR	39565	0.91	1	SFR	10	6	SFR	
	129272013	3255	TREAT BL	LDR	52319	1.20	1	SFR	10	8	SFR	
	132111020	4090	CLAYTON RD	CO	14151	0.32	0	GAS STATION	10	3	LDR	
	134530017	3155	SANTA MARIA DR	LDR	111093	2.55	1	SFR	10	18	SFR	
	147341001	939	PULLMAN CT	LDR	43406	1.00	1	SFR	10	6	SFR	
					622864	14.30	11			97		
TOTAL					622864	14.30	11			97		
R10	113111046	1785	FARM BUREAU RD	LDR	44646	1.02	1	SFR	10	7	LDR	Potential for assembly
	113111055	3552	CONCORD BL	LDR	76361	1.75	1	SFR	10	12	LDR	
	113111064	1777	FARM BUREAU RD	LDR	75723	1.74	1	SFR	10	12	LDR	Potential for assembly
	113133008	3319	WALNUT AV	LDR	103311	2.37	1	SFR	10	17	SFR	
	114220019	1836	CLAYTON WY	LDR	72435	1.66	1	SFR	10	11	SFR	
	117120077	5291	CONCORD BL	LDR	220275	5.06	1	SFR	10	37	SFR	
	117140020	5325	OLIVE DR	LDR	48650	1.12	1	SFR	10	7	SFR	
	117260015	5253	OLIVE DR	LDR	25318	0.58	1	SFR	10	3	SFR	
	117270011	5249	OLIVE DR	LDR	38631	0.89	1	SFR	10	6	SFR	
	117270017	5209	OLIVE DR	LDR	48242	1.11	1	SFR	10	7	SFR	
					753592	17.30	10			119		
TOTAL					753592	17.30	10			119		
R12	134051015	4360	LYNN DR	LDR	21443	0.49	1	SFR	10	3	LDR	Potential for assembly
	134051022	4330	LYNN DR	LDR	24184	0.56	1	SFR	10	3	LDR	Potential for assembly
	134051023	4320	LYNN DR	LDR	20179	0.46	1	SFR	10	2	LDR	Potential for assembly
	134051024	4310	LYNN DR	LDR	23034	0.53	1	SFR	10	3	LDR	Potential for assembly
	134051025	4340	LYNN DR	LDR	24397	0.56	1	SFR	10	3	LDR	Potential for assembly
TOTAL					113237	2.60	5			14		

UNDERUTILIZED RESIDENTIAL PARCELS

ATTACHMENT D

ZONE	APN	STREET		GP	LOT		EXISTING		G. P. MAX. DENSITY PER ACRE	NO. OF UNITS (NET AREA)	USE	NOTES
		NUMBER	STREET NAME		FOOTAGE	ACREAGE	HOUSING UNITS	EXISTING USE				
R20	117040054	999999	LAUREL DR	RRC	40948	0.94	1	BARN	3	1	SFR	
	117050008	5019	MYRTLE DR	RRC	163727	3.76	1	SFR	3	7	SFR	
	117070024	2179	KIRKER PASS RD	RRC	64843	1.49	1	SFR	3	2	SFR	
	117070025	2175	KIRKER PASS RD	RRC	69371	1.59	1	SFR	3	3	SFR	
	117070026	2159	KIRKER PASS RD	RRC	146262	3.36	1	SFR	3	7	SFR	
TOTAL					485151	11.14	5			20		
R40	117060009	5181	MYRTLE DR	RRC	80815	1.86	1	SFR	3	3	SFR	
TOTAL					80815	1.86	1			3		
TOTAL UNDERUTILIZED PARCELS					3911942	89.80	66			982		

E. List of Assisted Units, 1989-1998

Year	Unit Type	Location	Assisted Units	Total Units	Percentage
1989	Single-Family Home	Center City	100	100	100%
1990	Single-Family Home	Center City	100	100	100%
1991	Single-Family Home	Center City	100	100	100%
1992	Single-Family Home	Center City	100	100	100%
1993	Single-Family Home	Center City	100	100	100%
1994	Single-Family Home	Center City	100	100	100%
1995	Single-Family Home	Center City	100	100	100%
1996	Single-Family Home	Center City	100	100	100%
1997	Single-Family Home	Center City	100	100	100%
1998	Single-Family Home	Center City	100	100	100%

Year	Unit Type	Location	Assisted Units	Total Units	Percentage
1989	Single-Family Home	Center City	100	100	100%
1990	Single-Family Home	Center City	100	100	100%
1991	Single-Family Home	Center City	100	100	100%
1992	Single-Family Home	Center City	100	100	100%
1993	Single-Family Home	Center City	100	100	100%
1994	Single-Family Home	Center City	100	100	100%
1995	Single-Family Home	Center City	100	100	100%
1996	Single-Family Home	Center City	100	100	100%
1997	Single-Family Home	Center City	100	100	100%
1998	Single-Family Home	Center City	100	100	100%

Appendix E

List of Assisted Units, 1989 - 1998

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 89-90					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$47,097	3	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$4,106	2	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$6,615	22	N/A
SUBTOTAL			\$57,818	27	
FY 90-91					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$45,992	4	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$30,761	6	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$3,530	15	N/A
SUBTOTAL			\$80,283	25	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 91-92					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$163,545	7	N/A
Single-family Home Repair Loans	Owner Occ. Rehab	RDA	\$27,712	1	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$36,682	6	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$3,775	15	N/A
California Hill	New Construction Of MF Rental (Seniors; Density Bonus)	RDA MRB	\$100,000 \$9,100,000	153	2041

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
Broadway Apartments	New Construction Of MF Rental (Density Bonus)	RDA	\$328,000	72	2000
Concord Residential	New Construction Of MF Rental (Dev. Disabled)	RDA HUD Sec. 202	\$490,000 \$1,122,900	20	2031
Mt. Diablo Habitat California Street Duplex	New Construction of For-Sale Units	CDBG	\$78,350	2	N/A
SUBTOTAL			\$11,450,964	276	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 92-93					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$161,703	7	N/A
Single-family Home Repair Loans	Owner Occ. Rehab	RDA	\$45,172	1	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$18,653	3	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$3,413	13	N/A
Virginia Lane Demonstration Project	MF Rental Rehab.	RDA	\$37,000	8	N/A
Las Trampas	Acquisition (Dev. Disabled)	CDBG	\$35,000	4	2007
SUBTOTAL			\$300,941	36	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 93-94					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$35,726	1	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$30,028	4	N/A

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$1,397	7	N/A
Virginia Lane Demonstration Project	MF Rental Rehab.	RDA	\$1,163,200	165	N/A
SUBTOTAL			\$1,230,351	177	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
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FY 94-95					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$49,972	2	N/A
Single-family Home Repair Loans	Owner Occ. Rehab	RDA	\$48,210	3	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$11,089	1	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$3,848	10	N/A
Exterior Enhancement Rebates	Owner Occ. Rehab	CDBG	\$1,500	1	N/A
Virginia Lane Demonstration Project	MF Rental Rehab.	RDA	\$55,954	8	N/A
Multi-family Rehab. Loan Program	MF Rental Rehab.	RDA	\$480,000	96	N/A
Renegotiated SF Rehab. Loans	N/A	CDBG	\$19,946	2	N/A
SUBTOTAL			\$670,519	123	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 95-96					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$69,272	3	N/A
Single-family Home Repair Loans	Owner Occ. Rehab	RDA	\$28,897	1	N/A

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$14,352	1	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$18,946	14	N/A
Exterior Enhancement Rebates	Owner Occ. Rehab	CDBG	\$2,158	2	N/A
Renegotiated SF Rehab. Loans	N/A	CDBG	\$68,437	5	N/A
SUBTOTAL			\$202,062	26	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 96-97					
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$257,451	8	N/A
Single-family Home Repair Loans	Owner Occ. Rehab	RDA	\$112,138	4	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$15,965	1	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$24,174	18	N/A
Exterior Enhancement Rebates	Owner Occ. Rehab	CDBG	\$12,000	7	N/A
Renegotiated SF Rehab. Loans	N/A	CDBG	\$120,471	4	N/A
Riley Court Apts. (RCD)	MF Rental Acquisition & Rehab.	RDA HOME	\$1,098,000 \$342,000	48	2052
Clayton Hill Condominiums	Mortgage Assistance for 1st Time Homebuyers	RDA	\$5,750	26	N/A
SUBTOTAL			\$1,987,949	116	

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
FY 97-98					

Program/Project	Type of Project	Funding Assistance Source	Funding Assistance Amount	Total # of units in project	Affordability Termination Date
Single-family Home Repair Loans	Owner Occ. Rehab	CDBG	\$282,296	8	N/A
Mobile Home Repair Loans	Owner Occ. Rehab	CDBG	\$26,558	6	N/A
Emergency Home Repair Rebates	Owner Occ. Rehab	CDBG	\$59,251	44	N/A
Exterior Enhancement Rebates	Owner Occ. Rehab	RDA	\$82,510	43	N/A
Weatherization & Home Security Grants	Owner Occ. Rehab	CDBG	\$6,000	3	N/A
Multi-family Rehab. Loan Program	MF Rental Rehab.	RDA	\$262,500	35	N/A
Diane Court Drainage Improvements	On/Off-Site Improvements	RDA	\$70,000	50	2011
Camara Circle	On/Off-Site Improvements	RDA	\$129,690	96	2013
SUBTOTAL			\$918,805	285	

F. Housing Implementation Plan: Sources and Use of Funds FY 2002-03 through 2011-12

Table F

Housing Implementation Plan
Sources and Use of Funds FY 2002-03 through 2011-12

Source of Funds	Fiscal Year										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	Total
State	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	11,000,000
Federal	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	22,000,000
Local	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	33,000,000
Private	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	44,000,000
Other	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	55,000,000
Total	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	165,000,000
Use of Funds	Fiscal Year										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	Total
Construction	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	11,000,000
Operating	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	22,000,000
Capital	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	33,000,000
Other	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	44,000,000
Total	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	110,000,000

Table 1
Housing Implementation Plan
Sources and Uses of Funds FY 2002-03 through 2011-12

	<u>2002-03</u>	<u>2003-04</u>	<u>2004-05</u>	<u>2005-06</u>	<u>2006-07</u>	<u>2007-08</u>	<u>2008-09</u>	<u>2009-10</u>	<u>2010-11</u>	<u>2011-12</u>
Fund Balance 7/01	\$488,661	\$85,217	(\$227,914)	(\$322,987)	(\$341,500)	(\$109,593)	\$313,734	\$636,791	\$1,095,164	\$1,582,386
Add Revenues:										
Low & Moderate Income Housing Set-Aside	2,289,616	2,508,980	2,741,863	2,885,227	3,334,494	3,496,866	3,569,722	3,780,400	3,886,922	3,996,414
Use of Money & Property	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Scheduled Loan Repayment-Principal & Interest	135,217	86,217	216,217	216,217	86,217	186,217	86,217	86,217	86,217	86,217
Total Revenue	<u>2,524,833</u>	<u>2,695,197</u>	<u>3,058,080</u>	<u>3,201,444</u>	<u>3,520,711</u>	<u>3,783,083</u>	<u>3,755,939</u>	<u>3,966,617</u>	<u>4,073,139</u>	<u>4,182,631</u>
Less Appropriations:										
Overhead										
City General Fund Pass-Through Payment	143,771	149,521	155,502	161,722	168,191	174,919	181,916	189,192	196,760	204,630
Salary/Staff Dev /Supplies	492,494	507,269	522,487	538,161	554,306	570,936	588,064	605,705	623,877	642,593
Consultant/Contract Services	88,000	90,640	93,359	96,160	99,045	102,016	105,077	108,229	111,476	114,820
Housing Rehabilitation Programs										
Multi-Family Rental Rehab	150,000	150,000	150,000	150,000	150,000	275,000	225,000	275,000	300,000	300,000
Multi-Family Acquisition Rehab	240,000	150,000	350,000	390,000	525,000	525,000	525,000	525,000	525,000	525,000
Single Family Rehab-Housing Conservation	400,000	498,000	615,000	670,000	680,000	675,305	695,564	716,431	710,000	735,062
Building Inspection	67,299	69,318	71,398	73,539	75,746	78,018	80,359	82,769	85,252	87,810
First-Time Homebuyer Program Loans	150,000	150,000	150,000	150,000	190,000	250,000	275,000	290,000	348,000	350,000
Fair Housing Counseling	62,000	62,285	64,154	66,078	68,060	70,102	72,205	74,371	76,603	78,901
Plaza Tower Repayment	111,428	117,237	118,433	119,641	120,861	122,094	123,339	124,597	125,868	127,152
New Construction	80,000	100,000	100,000	100,000	150,000	175,000	105,000	175,000	150,000	175,000
Neighborhood Improvement Programs										
Neighborhood Partnerships (NP)	468,866	468,866	482,932	497,420	512,343	527,713	543,544	559,850	576,646	593,945
Multi-Family Mandatory Inspection Program	112,798	116,182	119,667	123,257	126,955	130,764	134,687	138,727	142,889	147,176
Exterior Enhancement Programs	50,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Total Appropriations	<u>2,616,656</u>	<u>2,729,318</u>	<u>3,092,932</u>	<u>3,235,979</u>	<u>3,520,507</u>	<u>3,776,866</u>	<u>3,754,753</u>	<u>3,964,872</u>	<u>4,072,371</u>	<u>4,182,089</u>
Excess (Deficiency) of Revenues and Other Sources Over (Under)										
Expenditures and Other Financing Uses	(91,823)	(34,121)	(34,852)	(34,535)	204	6,217	1,186	1,745	768	542
Fund Balance - 6/30	<u>\$396,838</u>	<u>\$362,717</u>	<u>\$327,865</u>	<u>\$293,330</u>	<u>\$293,534</u>	<u>\$299,651</u>	<u>\$300,936</u>	<u>\$302,681</u>	<u>\$303,449</u>	<u>\$303,992</u>

G. Summary of Development Standards

DEVELOPMENT STANDARDS FOR SINGLE FAMILY DISTRICTS

District	Front ⁽²⁾	Minimum Yards for Dwelling ⁽¹⁾			Maximum Aggregate Building Coverage of Lot	Maximum Building Height		Minimum Building Site ⁽³⁾	
		Side	Rear ⁽⁵⁾	Corner Lot Ext. Side		Dwelling	Accessory Building	Area (Sq. Ft.)	Width
R-6	20'	5' + 10'	20'	10'	35% of Lot	30'	12' ⁽⁴⁾	6,000	60'
R-7	20'	5' + 10'	20'	10'	35% of Lot	30'	12' ⁽⁴⁾	7,000	70'
R-7.5	20'	5' + 10'	20'	10'	35% of Lot	30'	12' ⁽⁴⁾	7,500	75'
R-8	20'	5' + 10'	20'	10'	35% of Lot	30'	12' ⁽⁴⁾	8,000	80'
R-10	20'	10' + 10'	25'	15'	30% of Lot	30'	12' ⁽⁴⁾	10,000	100'
R-12	20'	10' + 10'	25'	15'	25% of Lot	30'	12' ⁽⁴⁾	12,000	100'
R-15	20'	10' Min. 25' Aggregate	30'	15'	25% of Lot	30'	12' ⁽⁴⁾	15,000	110'
R-20	25'	10' Min. 25' Aggregate	30'	15'	25% of Lot	30'	12' ⁽⁴⁾	20,000	110'
R-40	30'	20' Min. 50' Aggregate	40'	25'	20% of Lot	30'	12' ⁽⁴⁾	40,000	150'

- (1) Measured from property line to the face of building or to a structure.
 - (2) In no case shall any structure be erected closer than forty-five (45) ft. (50 ft. in R-40) from the centerline of any street, provided that where four (4) or more lots in a block on the same side of the street have been improved with buildings, the minimum requirement shall be the average of improved lots if less than twenty (20) ft., or less than twenty-five (25) ft. in R-20, or less than thirty (30) ft. in R-40.
 - (3) There shall be no more than one (1) single family dwelling on any one (1) building site, except as provided in Section 10218.
 - (4) Except as provided in Section 10216 of this chapter.
 - (5) May be reduced to fifteen (15) ft. for single story additions only as provided in Section 10215.
- (Ords. 241, 503, 575, 586, 620, 670, 745, 750, 787, 845, 857, 902, 906, 917, 918, 983, 1062, 1063, 1068, 1112, 1126, 1176, 1206, 84-5, 87-19)

DEVELOPMENT STANDARDS FOR THE DUPLEX RESIDENTIAL DISTRICT

Front ⁽²⁾	Minimum Yards for Dwelling ⁽¹⁾			Maximum Aggregate Building Coverage of Lot	Maximum Building Height		Minimum Building Site ⁽³⁾ Interior Lots		Minimum Building Site ⁽³⁾ Corner Lots	
	Side ⁽⁴⁾	Rear ⁽⁶⁾	Corner Lot Ext. Side		Dwelling	Accessory Building	Area (Sq. Ft.)	Width	Area (Sq. Ft.)	Width
20'	5' + 10'	15'	10'	50% of Lot	30'	12' ⁽⁵⁾	6,000	60'	6500	65'

(1) Measured from property line to the face of building or to a structure.

(a) Special yards and distances between buildings (Ord. 713):

(i) Distance between buildings in any dwelling group - minimum of ten (10) feet;

(ii) Side yard providing vehicular access to a single row of buildings - minimum of seventeen (17) feet;

(iii) Inner court providing vehicular access between buildings - minimum of twenty (20) feet.

(2) In no case shall any structure be erected closer than forty-five (45) feet from the centerline of any street, provided that where four (4) or more lots in a block on the same side of the street have been improved with buildings, the minimum required shall be the average of improved lots if less than twenty (20) feet. Off-street automobile parking is prohibited in the front and exterior side yards. (Ord. 713)

(3) Single family dwellings and Duplexes (single structure containing two (2) independent living units on one (1) lot) are permitted.

(4) Side yards - five (5) feet to foundation line, three (3) feet to the roof drip line on one (1) side and ten (10) feet to the foundation line, seven (7) feet to the roof drip line on the other side.

(5) Except as provided in Section 10216 of this chapter.

(6) To the foundation line.

DEVELOPMENT STANDARDS FOR MULTIPLE RESIDENTIAL DISTRICTS

Minimum Required Setbacks ⁽¹⁾					Minimum Site and Building Requirements						
District	Front ⁽²⁾	Ext. Side	Int. Side and Rear	Transitional	Interior ⁽⁴⁾ Lot Area (Sq. Ft.)	Width	Corner ⁽⁴⁾ Lot Area (Sq. Ft.)	Width	Minimum Land Area/Unit ⁽⁵⁾	Maximum Building Height	Lot ⁽⁹⁾ Coverage
M-2.5	15'	10'	5' ⁽³⁾	2'/1' Bldg. Height Max. 50'	7,500	60'	7,500	70'	2,500 sf ⁽⁶⁾	30' ⁽⁷⁾	50%
M-1.8	15'	10'	5' ⁽³⁾	2'/1' Bldg. Height Max. 50'	6,000	60'	7,000	70'	1,800 sf	30' ⁽⁸⁾	60%
M-1	15'	10'	5' ⁽³⁾	2'/1' Bldg. Height Max. 50'	6,000	60'	7,000	70'	1,000 sf	50' ⁽⁸⁾	75%

- (1) Measured from property line to the front wall of building or structure. See also Subsection D regarding carports.
 - (2) Off-street automobile parking is prohibited in the front and exterior side yards.
 - (3) Includes three (3) ft. to roof drip line.
 - (4) For each building or group of buildings.
 - (5) Minimum net lot area required for each unit.
 - (6) The LUI of a project shall not exceed limits set in the General Plan or Specific Plan for the area in which the project is located.
 - (7) Design Review Board may require single story units in areas transitional to single family residences.
 - (8) May be increased through use permit procedure.
 - (9) Maximum aggregate building coverage.
- (Ords. 713, 724, 750, 804, 1017, 1126, 1220)

**DEVELOPMENT STANDARDS FOR MULTIPLE RESIDENTIAL DISTRICTS
(LOW TO MEDIUM DENSITY) – FAR 0.2 AND FAR 0.2+ TO 0.4**

Minimum Required Setbacks ⁽¹⁾					Minimum Site and Building Requirements						
FAR	Front	Ext. Side	Interior Side and Rear ⁽²⁾	Transitional ⁽³⁾	Interior Lot Area (Sq. Ft.)	Max. Floor Area (Sq. Ft.)	Width	Corner Lot Area (Sq. Ft.)	Max. Floor Area (Sq. Ft.)	Width	Maximum Building Height
0.2	15'	15'	10' ⁽³⁾	2'/1' Bldg. Height Max. 50'	6,000	1,200	60'	7,000	1,400	70'	30'
0.2+ to 0.4	15'	15'	10' ⁽³⁾	2'/1' Bldg. Height Max. 50'	7,500	1,500 to 3,000	75'	8,000	1,600 to 3,200	80'	30'

1) Setbacks

- In cases where more than one (1) description may be applicable, the greater distance shall apply.
- The requirements of a specific development plan shall govern and that the Zoning Administrator, Planning Commission, or Design Review Board may require additional setback for buildings higher than twenty (20) feet or longer than forty (40) feet.
- Setback to a garage or carport facing a street shall be a minimum of twenty (20) feet (Ords. 953, 1183, 1221).

- 2) Interior side and rear yard setbacks - minimum of ten (10) feet; the Design Review Board may require additional setback depending on building design, privacy, and private yard considerations along property lines (Ord. 1221).

3) Transitional Setbacks

In each case where residential development is proposed at FAR 0.2 (LUI 4.0) or above for property contiguous to land that is: 1) zoned Single Family (R Districts), or 2) shown on the General Plan or a Specific Plan as single family, then such development shall take place in accordance with the following standards (Ord. 1221):

- The building setback from interior lot lines shall be computed on the basis of two (2) feet for each foot of building height up to a maximum of fifty (50) feet; however, carports may be allowed on property lines provided the following conditions are met (Ords. 953, 1183, 1221):
 - The height of the carport does not exceed eight (8) feet, as measured from the grade on the adjacent property (Ord. 1221);
 - There is a landscaped planter with minimum dimensions of ten (10) feet by nineteen (19) feet at intervals of forty-five (45) feet or less (Ord. 1221);
 - The carport complies with all Uniform Building Code requirements (Ord. 1221).
- Exception: The above conditions may be waived or revised by the Zoning Administrator or Planning Commission if the single family area has been developed with a permanent project other than single family residences, or if the location of existing residences is such that the above conditions are not required to provide an appropriate transition (Ord. 1221).

DEVELOPMENT STANDARDS FOR APARTMENT AND PROFESSIONAL OFFICE DISTRICT

Minimum Required Setbacks ⁽⁶⁾					Minimum Site and Building Requirements							
Overlay District	Front	Ext. Side	Int. Side	Rear	Int. Lot Area (Sq. Ft.)	Width	Corner Lot Area (Sq. Ft.)	Width	Minimum Land Area Per Unit (Sq. Ft.)	Maximum Building Height	Maximum Accessory Building Height	Lot Coverage
None	15' ⁽¹⁾	10' ⁽²⁾	5' ⁽³⁾	10' ⁽⁴⁾	6,000	60'	7,000	70'	1,800 ⁽⁹⁾	2 Stories ⁽⁵⁾	12'	60%
Concord Ave	20'	10'	5' ⁽³⁾	10' ⁽⁴⁾	6,000 ⁽⁷⁾	60' ⁽⁷⁾	6,000 ⁽⁷⁾	50'	1,800 ⁽⁷⁾	2 Stories or 30'	12'	60% ⁽⁷⁾
Transitional ⁽⁸⁾	2'/1' Bldg. Height Max. 60'				6,000	60'	7,000	70'	1,800	2 Stories ⁽⁷⁾	12'	50%

(1) Front Yard Setback (Ords. 713, 1049)

- Minimum required fifteen (15) feet to a building or parking,
- In no case shall any structure be erected closer than forty (40) feet from the centerline of any street.
- For buildings in excess of fifteen (15) feet in height and/or fifty (50) feet in length, setbacks of twenty (20) feet or more shall be provided as required by the Zoning Administrator during the design review process, or by the Planning Commission during a use permit application approval.

(2) May be required to be more for buildings in excess of fifteen (15) feet high and/or fifty (50) feet in length, subject to Zoning Administrator's approval during design review process. (Ords. 713, 1049)

(3) Interior Side Yards (Ords. 713, 1049)

- Five (5) feet to the foundation line, three (3) feet to the roof drip line, provided that the side yard on the rear one quarter of the street side of a corner lot,
- Where there is reversed frontage, shall not be less than the front yard required or existing on the adjacent reversed frontage.
- Interior side yards shall be increased by two (2) feet for each ten (10) feet, or portion thereof, that the building exceeds twenty (20) feet in height.

(4) A setback of five (5) feet may be allowed in those cases where a use permit is applied for and granted by the Planning Commission when found compatible with existing uses in the vicinity. (Ords. 713, 1049)

(5) Height (Ords. 750, 1049)

- For apartment buildings - two (2) stories, or as may be established through use permit procedure.
- For office buildings - two (2) stories, except that height may be increased through use permit procedure for development in the Downtown core area.

(6) Special yards and distances between buildings. (Ords. 713, 1049)

- Distance between buildings in any dwelling group - minimum ten (10) feet or as required by the Building Code.

- (b) Side yard providing vehicular access to a single row of buildings - minimum of seventeen (17) feet.
 - (c) Inner court providing vehicular access between buildings - minimum of twenty (20) feet.
- (7) Concord Overlay District (Ord. 1113)
- (a) Offices, whether in existing structures or new construction, shall be required to have a minimum site area of six thousand (6,000) square feet and
 - (b) A minimum site width of sixty (60) feet, except that the width may be fifty (50) feet where the site is a corner lot;
 - (c) A minimum of eighteen hundred (1,800) square feet of site area shall be provided each living unit in all cases;
 - (d) Floor area ratio - On any office site, the maximum floor area shall be no greater than 0.35 times the area of the site.
- (8) Transitional (Ords. 713, 1049)
- (a) A six (6) foot architectural fence of heavy timber or masonry construction;
 - (b) Off-street parking is prohibited in the front and exterior side yards;
 - (c) The Planning Commission may impose, as a condition to granting a use permit, reasonable adjustments of the APO regulations to bring the use into keeping with other uses in the immediate transitional area.
- (9) For each family unit in any building or group of buildings - minimum of eighteen hundred (1,800) square feet of lot area, except as may be provided in the General Plan or a specific development plan and that if the property zoned APO is in the Central Business District south of Sycamore, west of the Sacramento Northern Railroad, north of Laguna, and east of the Concord Freeway, such density may be increased through the use permit procedure. (Ords. 713, 1049)

**DEVELOPMENT STANDARDS FOR RESIDENTIAL USES
IN THE NORTH TODOS SANTOS DISTRICT (Ord. 86-25, 99-8)**

Permitted by Right	Minimum Front & Exterior Yard Setbacks⁽¹⁾	Minimum Interior & Rear Yard Setbacks⁽²⁾	Minimum Net Lot Area (Sq. Ft.)	Maximum Floor Area Ratio	Maximum Building Height
Single Family Dwellings	15'	5'	5000	N/A	50' or 3 ½ Stories
Conversion to 2 Living Units	15'	5'	5000	N/A	50' or 3 ½ Stories
Construction of up to Two New Residential Units	15'	5'	5000	.27	50' or 3 ½ Stories
By Zoning Administrator Permit	Minimum Front & Exterior Yard Setbacks⁽¹⁾	Minimum Interior & Rear Yard Setbacks⁽²⁾	Minimum Net Lot Area (Sq. Ft.)	Maximum Floor Area Ratio	Maximum Building Height
Conversion to or Construction of 2 Units w/FAR above 0.27	15'	5'	5000	.30	50' or 3 ½ Stories
Conversion to or Construction of 3 or More Units	15'	5'	5000	.30	50' or 3 ½ Stories
Rooming or Boarding Houses for up to Six Persons	15'	5'	5000	.30	50' or 3 ½ Stories

(1) Except that 25' shall be required for portions of buildings that are in excess of 2 stories. (Ord. 86-25, 99-8)

(2) Except that 10' shall be required from windows of living rooms and bedrooms. (Ord. 86-25, 99-8)

**DEVELOPMENT STANDARDS FOR MULTI-FAMILY RESIDENTIAL USES
IN THE NORTH TODOS SANTOS DISTRICT (BY USE PERMIT) (Ord. 86-25, 99-8)**

Minimum Parcel Size (Sq. Ft.)	Maximum Floor Area Ratio (FAR) ⁽¹⁾	Maximum Floor Area (Sq. Ft.) ⁽⁴⁾	Number of Performance Factors Required ⁽⁵⁾	Minimum Front & Exterior Yard Setbacks ⁽²⁾	Minimum Interior & Rear Yard Setbacks ⁽³⁾	Maximum Building Height
5,000	0.3	1,500	0	15'	5'	50' or 3 ½ Stories
6,000	0.32	1,920	0	15'	5'	50' or 3 ½ Stories
7,000	0.34	2,380	1	15'	5'	50' or 3 ½ Stories
8,000	0.36	2,520	1	15'	5'	50' or 3 ½ Stories
9,000	0.38	3,420	2	15'	5'	50' or 3 ½ Stories
10,000	0.40	4,000	2	15'	5'	50' or 3 ½ Stories
11,000	0.41	4,510	2	15'	5'	50' or 3 ½ Stories
12,000	0.42	5,040	2	15'	5'	50' or 3 ½ Stories
13,000	0.43	5,590	3	15'	5'	50' or 3 ½ Stories
14,000	0.44	6,160	3	15'	5'	50' or 3 ½ Stories
15,000	0.45	6,750	3	15'	5'	50' or 3 ½ Stories
16,000	0.46	7,360	3	15'	5'	50' or 3 ½ Stories
17,000	0.47	7,990	3	15'	5'	50' or 3 ½ Stories
18,000	0.48	8,640	3	15'	5'	50' or 3 ½ Stories
19,000	0.49	9,310	3	15'	5'	50' or 3 ½ Stories
20,000	0.50	10,000	4	15'	5'	50' or 3 ½ Stories

- (1) In the case of a residential project for which parking requirements have been reduced on account of occupancy by elderly persons, such common areas as congregate dining and recreation rooms may be exempted from the computation of the FAR. (Ord. 86-25, 99-8)
- (2) Except that 25' shall be required for portions of buildings that are in excess of 2 stories. (Ord. 86-25, 99-8)
- (3) Except that 10' shall be required from windows of living rooms and bedrooms. (Ord. 86-25, 99-8)
- (4) Maximum Floor Area is subject to the existence of requisite Performance Factor(s).
- (5) Performance Factors (Ord. 86-25, 99-8)
The FAR of any multiple residential project will be determined, in part, by the presence of the following factors in the number required by the table above.
 1. Site has frontage on major streets;

2. Plan meets all design standards set by Condominium Ordinance (regardless of whether a subdivision map is filed). Plan incorporates existing trees which are determined by the Planning Commission to be of significance as individual specimens or groups.
3. All required parking is enclosed within structures such as individual garages or ground level or basement areas which are at least seventy-five (75) percent enclosed by walls. Carports do not qualify as enclosed.
4. The plan provides a maximum of eight (8) dwelling units per building. In order to avoid tower-like buildings, at least one (1) side of the base shall be longer than the height of the building.
5. All side or rear yard setbacks exceed minimum requirements by at least five (5) feet at all points.
6. The plan features a mixture of building heights, either in terms or number of stories or a minimum four (4) foot differential in grade level at the foundation.
7. The plan features a mix of units, with varying number of bedrooms per unit.
8. Common outdoor recreation space exceeds minimum requirements of Section 10365 E by fifty (50) percent.
9. The plan incorporates an existing structure (credit may be duplicated for each existing structure incorporated).
10. The plan incorporates on-site child care facilities which meet State licensing requirements, at a rate of one (1) child for each two (2) units.
11. The plan would preserve a structure which has been designated a landmark by the City of Concord (inclusion of this factor will have double value).
12. The finished floor elevation of all required parking is more than four (4) feet below the grade of the front property line (inclusion of this factor has double value).
13. If the average size of all units proposed for a site is less than six hundred (600) square feet (except for projects for the elderly), credit for one (1) factor shall be deducted.

**DEVELOPMENT STANDARDS FOR RESIDENTIAL DEVELOPMENT IN
THE NEIGHBORHOOD COMMERCIAL DISTRICT⁽¹⁾**

Minimum Required Setbacks		Minimum Site and Building Requirements	
Front & Exterior Side Yard ⁽²⁾	Int. Side & Rear ⁽³⁾	Minimum Lot Area (Sq. Ft.)	Maximum Building Height ⁽⁴⁾
15'	Same as Abutting Property	5,000	16'

- (1) Any residential use or development may be allowed subject to issuance of a permit by the Zoning Administrator and conformance with environmental review procedures. In approving a permit, the Zoning Administrator may attach conditions of approval in order to assure conformance with the intent of this ordinance and compatibility with the related area. (Ord. 1061)
- (2) Except where the frontage in a block is partially in a Residential District, in which case the front setback shall be the same as required in such Residential District. For all buildings in excess of twelve (12) feet in height and/or fifty (50) feet in length, setbacks of twenty (20) feet or more shall be provided as required by the Zoning Administrator during the design review process. (Ords. 241, 1061)
- (3) Depending on the land use designation affecting the abutting property by zoning or by designation on the General Plan or in a specific plan.
- (4) May be increased through permit of the Zoning Administrator or the Planning Commission. (Ord. 1061)

**DEVELOPMENT STANDARDS FOR RESIDENTIAL USES IN
THE DOWNTOWN BUSINESS DISTRICT (Ord. 85-22)**

Height	Minimum & Maximum Setbacks	Maximum Floor Area Ratio ^{(40 & (5))}	Maximum Density Per Acre	Building Site Area (New Development) (Sq. Ft.) ⁽⁶⁾	Minimum Parcel Size (New Subdivisions) (Sq. Ft.)
See Map B	See ^{(1), (2) & (3)}	See Map C	100	25,000	25,000

- (1) Within this District, structures shall be located the following distances from property lines that adjoin public streets; these distances shall be both maximum and minimum setbacks for all new construction (Ord. 85-22):

(a) Concord Avenue	20	Feet
(b) Galindo Street	20	Feet
(c) Oakland Avenue	20	Feet
(d) Clayton Road:		
West of Mira Vista Terrace	25	Feet
Mira Vista Terrace to Oakland Avenue	10	Feet
East of Oakland Avenue	15	Feet
(e) Concord Boulevard	10	Feet
(f) Colfax Street	10	Feet
(g) East Street	10	Feet
(h) Pacheco Street	10	Feet
(i) Port Chicago Highway	10	Feet
(j) Oak Street	10	Feet
(k) Park Street	10	Feet
(l) Mt. Diablo Street:		
Pacheco Street to Oak Street	0	Feet
South of Oak Street	10	Feet
(m) Salvio Street:		
West of Colfax Street	0	Feet
East of Colfax Street	10	Feet
(n) Sunset Street	10	Feet
(o) Willow Pass Road:		
West of Mira Vista Terrace	25	Feet
Mira Vista Terrace to Galindo Street	10	Feet
Galindo Street to East Street	0	Feet
East of East Street	10	Feet
(p) Grant Street		
South of Pacheco Street	0	Feet
(q) All other streets and unnamed blocks	15	Feet

- (2) Setbacks from property lines that do not adjoin public streets shall be as required by the approving body. (Ord. 85-22)
- (3) All setbacks shall be landscaped and/or designed in conformance with the Urban Design Guidelines, with the exception of necessary driveways.
- (4) All Projects. The maximum ratio of gross floor area to net lot area (less any required dedications) for all projects (including projects containing residences) shall be as specified on Map C, entitled "Maximum Floor Area Ratios," which is incorporated herein and made a part of this chapter by reference. All enclosed floor space shall be included in the calculation of the gross floor area, with the exception of parking areas and other areas intended for use by motor vehicles that have a finished floor elevation more than four (4) feet below the average curb grade elevation at the perimeter of the project site. For the purpose of this paragraph, an enclosed space shall be any space fully surrounded by walls, doors, or windows and fully covered by a roof. For example, interior uncovered courtyards, patios, and breezeways shall not be counted as enclosed space.

- (5) Exceptions. Community use facilities shall be exempt from the limitation stated in Paragraph 1 above. For the purpose of this exemption, a community use facility shall be space used for purposes or activities that benefit the public and promote the general welfare, and that is open to the public on a reasonable schedule. Community use facilities may include, but shall not be limited to:
- (a) Non-profit museums, libraries, and art galleries;
 - (b) Theaters providing live entertainment;
 - (c) Atria and other interior plazas;
 - (d) Meeting rooms available during evenings, weekends, and normal business hours for reservation by civic or non-profit groups;
 - (e) Coordination and/or promotion of efforts to reduce the use of single-occupant automobiles;
 - (f) Day care.
- (6) Including the expansion of existing structures or uses, provided that this limitation shall not apply to:
- (a) Any existing parcel in the area bounded by Concord Boulevard, Galindo Street, Salvio Street, the proposed extension of Mira Vista Terrace, the proposed extension of Pacheco Street, Pacheco Street, and Port Chicago Highway; and
 - (b) The area bounded by Harrison Street, Broadway Street, Fremont Street, and Concord Avenue, excepting therefrom parcels with frontage on Concord Avenue.

map B

MAXIMUM
BUILDING HEIGHTS



55 FEET



70 FEET



110 FEET



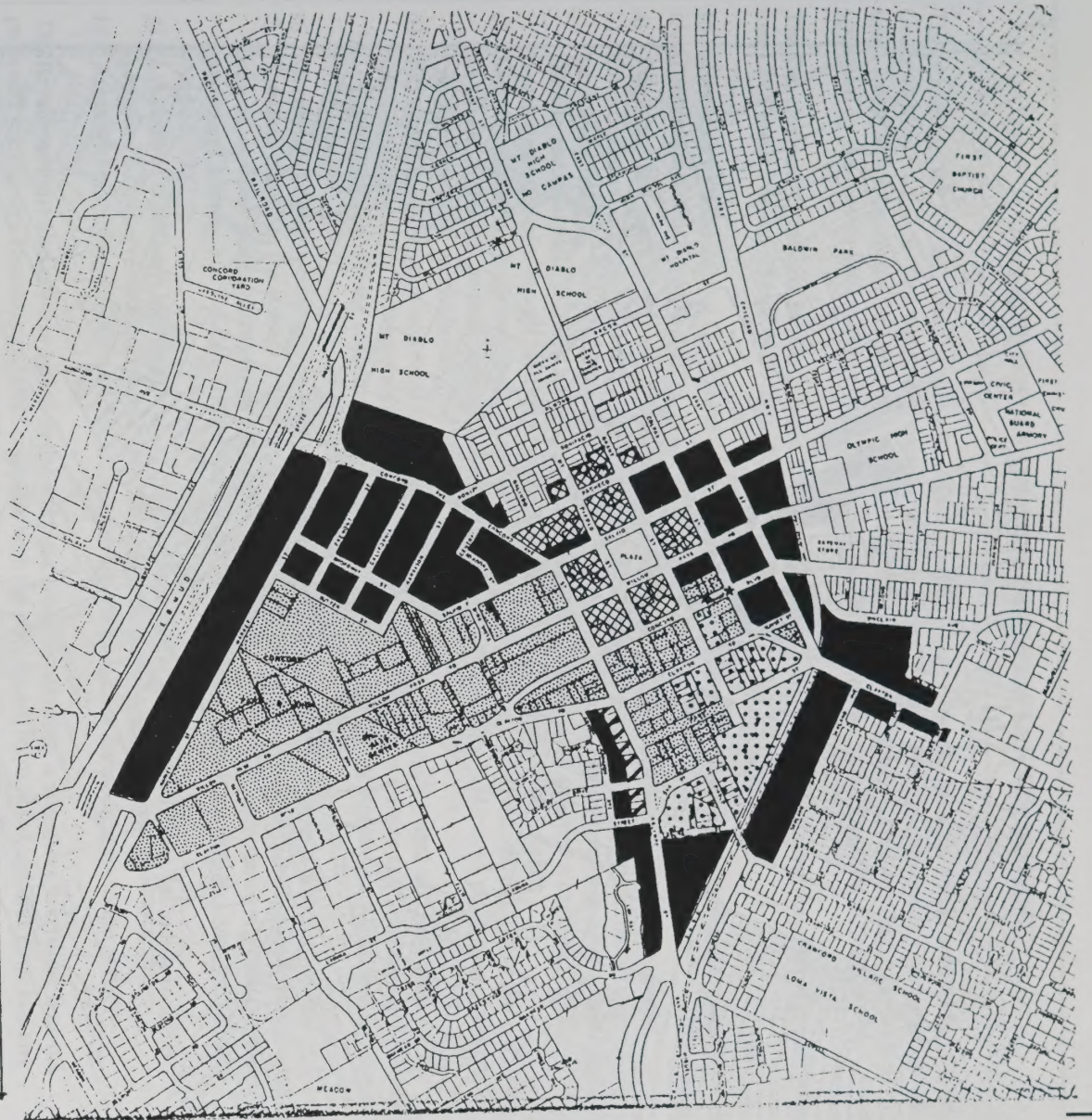
140 FEET



200 FEET

* SOUTH HALF OF BLOCK "J"
CAN BE 140 FT. ONLY IF
A THEATER IS DEVELOPED
ON SITE

8/6



map C

MAXIMUM
FLOOR AREA
RATIOS



1.0



2.5



3.0



3.5

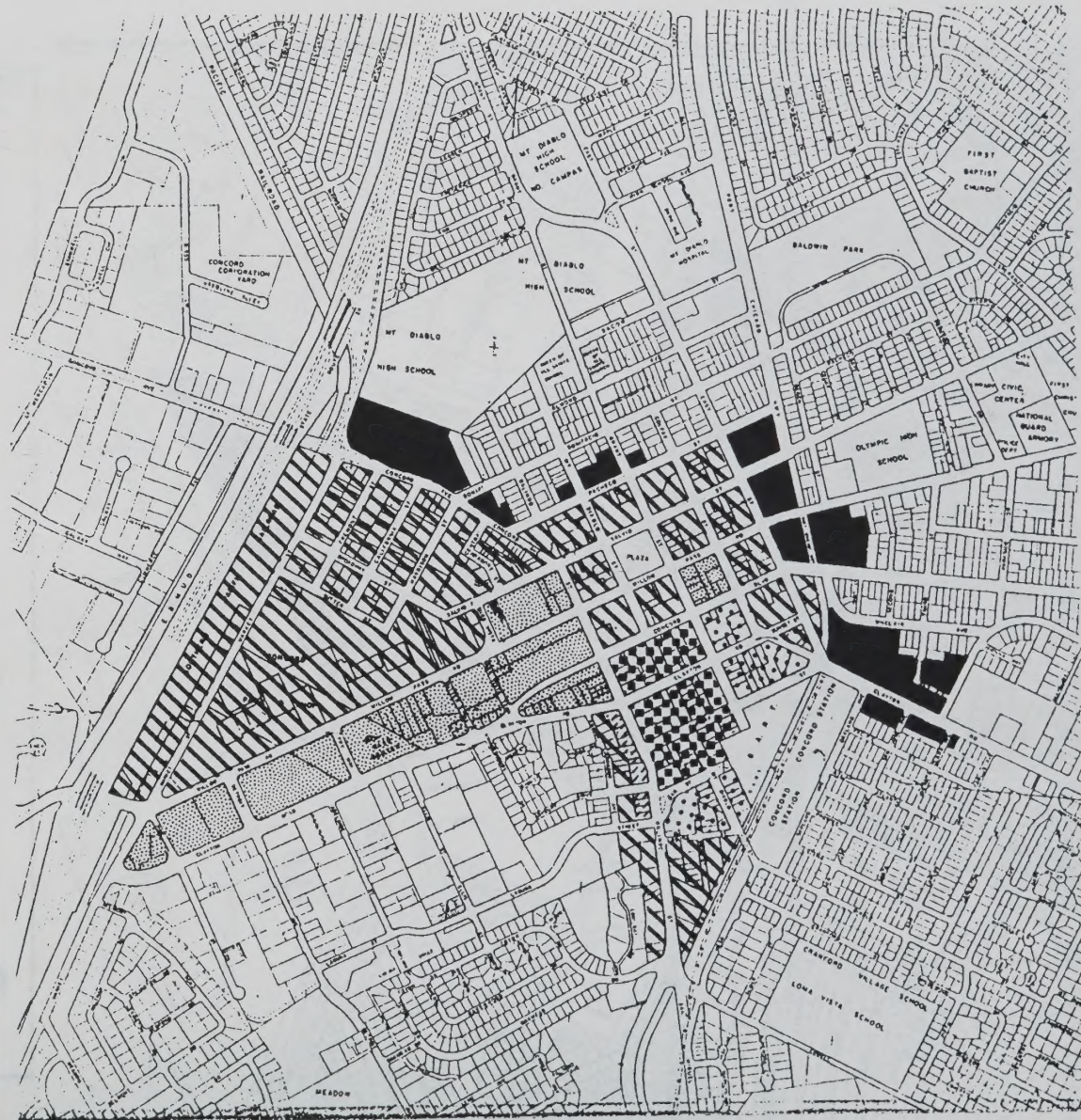


4.0



5.0

8/6



DEVELOPMENT STANDARDS FOR THE PLANNED DISTRICT

The purpose of the Planned District is to effect development which generally enhances standards set forth in the Concord Municipal Code and which is consistent with the General Plan. The Planned District permits mixed land uses, varied setbacks, varied building heights, diverse lot sizes, land use controls, and site design controls as approved by the City to enhance the public health, safety, and general welfare. (Ords. 1016, 90-1, 92-5)

The Development Standards for the Planned District are established through the Preliminary Development Plan and Use Permit Process and vary according to the Project.

In accordance with the Zoning Ordinance, the Preliminary Development Plan must include a site analysis which identifies and includes the following:

- a) Proposed land uses and density, including building coverage, employee count, and parking areas.
- b) Environmental opportunities and constraints presented by soils, slopes, drainage patterns, surface geology, geological hazards, water bodies, vegetation, flood hazards, if any, heritage trees, and other natural features of the site and how these features are taken advantage of in the site plan to produce a high standard of development, public benefit, and satisfaction for the future occupants of the project.
- c) Relationship of the proposed project to existing and proposed circulation patterns (including but not limited to streets, highways, pedestrian walkways, public transit, bicycle paths and trails), parks, playgrounds, cultural amenities, and utilities.
- d) Relationship of the scale and mass of the proposed buildings to surrounding uses and land forms. This analysis shall include land uses and land forms immediately adjacent to the site and land uses and land forms at a greater distance if the scale and mass of the proposed buildings vary significantly from that of adjacent buildings.
- e) Harmony of the proposed design with the significant design features or theme of adjacent structures.
- f) Views to and from the subject property. Views from private property, public rights-of-way, public open spaces, or other public places to the subject property shall be analyzed in accordance with the principles stated in Chapters 2.2, 2.3, 2.4, and 4.12 of the City of Concord Community Design Guidelines, dated August, 1987.
- g) Location of significant historical, cultural, and archaeological features of the site, including methods proposed to preserve and incorporate such elements into the proposed project.
- h) Areas within the project proposed for private common areas and/or for dedication to the public.

The developer must also provide a conceptual site plan, proposed phasing, a statement describing how the proposed Preliminary Development Plan complies with the policies set forth in the General Plan, and any additional information as may be required by the Planning Commission or City Council.

REQUIREMENTS FOR THE OPEN SPACE DISTRICT (Ord. 959)

Minimum Required Setbacks⁽¹⁾		Minimum Site and Building Requirements	
All Yards		Minimum Building Site Area	Other Requirements
50' From All Property Lines		10 Acres	As Determined by the Use Permit Process

REQUIREMENTS FOR THE OPEN SPACE RESERVE DISTRICT (Ord. 959)

Minimum Required Setbacks⁽¹⁾				Minimum Site and Building Requirements	
Front ⁽²⁾	Side ⁽³⁾	Exterior Side	Rear ⁽⁴⁾	Minimum Building Site Area	Maximum Lot Coverage ⁽⁵⁾
30'	20'	20'	40'	1 Acre	20%

- (1) Specific yard requirements may be varied or waived through planned unit development process. (Ord. 959)
- (2) In no case shall any structure be erected closer than fifty (50) feet from the centerline of any street. (Ord. 959)
- (3) To the foundation line with aggregate of fifty (50) feet. (Ord. 959)
- (4) To the foundation line. (Ord. 959)
- (5) Except as may be approved by the Planning Commission through planned unit development process. (Ord. 959)

H. Environmental Assessment Summary

Environmental Assessment Summary

A. Introduction

This Environmental Assessment (EA) has been prepared under the provisions of the Ontario Environmental Assessment Act of 1996, as amended, and related regulations for the City of Concord Housing Element (Housing Element) project. The EA is a study of the potential impacts of the project on the environment and is by no means a guarantee of the project's success.

B. Description of Project

Location of Project

The Housing Element is located on the north side of the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada.

Description of the Project

The Housing Element is a residential development project located on the north side of the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada.

Characteristics of the Project

The project is a residential development project located on the north side of the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada.

- An analysis of potential and anticipated impacts, including the project's potential to cause or contribute to the following: housing, transportation, projected housing need, and other housing needs.
- An assessment of existing and proposed housing needs, including the project's potential to cause or contribute to the following: housing, transportation, projected housing need, and other housing needs.
- An assessment of potential housing needs, including the project's potential to cause or contribute to the following: housing, transportation, projected housing need, and other housing needs.
- The housing needs, including the project's potential to cause or contribute to the following: housing, transportation, projected housing need, and other housing needs.

The Housing Element is a residential development project located on the north side of the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada.

C. Environmental Setting

The project is located within the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada. The project is located on the north side of the City of Concord, Ontario, Canada.

Appendix H

Environmental Assessment Summary

A. Introduction

This Environmental Impact Analysis has been prepared under the provisions of the California Environmental Quality Act of 1970, as amended, and Guidelines developed by the State and the Concord City Council to implement the Act. This Analysis has been prepared in conjunction with the preparation of the Element and is by this reference, part of the Element.

B. Description of Project

Location of Project

The Housing Element covers all lands within the City limits and the Concord Sphere of Influence as designated by LAFCO.

Objectives of the Project

The Housing Element is a revision and update of a portion of the General Plan. It establishes goals, policies, quantified objectives, and a five-year schedule of programs to maintain, preserve, improve, and develop housing.

Characteristics of the Project

The project is a revision and update of the City of Concord's existing Housing Element. The Housing Element is an element of the City of Concord General Plan that includes:

- An analysis of population and employment trends, income and affordability factors relative to housing, housing characteristics, projected housing need, and special housing needs;
- An assessment of resources and constraints affecting housing production;
- An assessment of previous Housing Element goals, policies and objectives for the period 1990 to 1998; and
- The housing goals, policies, quantified objectives, and a schedule of programs for the City of Concord for the period 1999 to 2006.

The Housing Element guides the actions of the City of Concord in providing housing for all economic segments of the community for the term 1999 to 2006

C. Environmental Setting

Concord is located within Clayton Valley and Ygnacio Valley, which, in turn, is part of the Diablo-San Ramon Valley. The area that comprises the City was formerly part of a major agriculture zone and had economic connections to the seaport of Pacheco and the Clayton coal mining region.

The City is sited on relatively flat land and has a mean elevation of 72 feet sea level. Marsh lands comprise much of the area from Suisun Bay to Route 4. Dominate topographical features include Lime Ridge -an appendage of the Mt. Diablo Range, and Los Cerros Costenos -commonly called the Navy Hills.

Numerous named and unnamed creeks meander through the City and its zone of influence. The major ones are the Mt. Diablo, Galindo, Pine, and Walnut Creek. Most of these waterways no longer follow their original course and/or have been "improved", destroying their natural character. The natural mainly grassland and scattered oak trees have been generally disturbed by urbanization. The animal population is quite limited.

The Concord segment and part of the Ygnacio segment of the active Concord fault are located within the City. Fault traces have also been found in the Kirker Pass Road area.

Important man-made features of environmental concern include highway Routes 4, 242, and 680, Buchanan Field-the County Airport, and the Naval Weapons Station.

Major open spaces within the Concord Sphere of Influence include North Suisun Bay, the lower foothills of Mt. Diablo (Newhall lands), the Naval Weapons storage area, and Lime Ridge.

Concord, Contra Costa County's largest city, founded in 1868 and incorporated in 1906, is located approximately 30 miles northeast of San Francisco. The population of Concord is approximately 121,780 people. The dominant land use is residential; the second largest land use in the area is military due to the Naval Weapons Station. The area of Concord is approximately 30 square miles and the Sphere Influence includes 45 square miles.

D. Environmental Impact of the Proposed Project

This section discusses the positive and negative environmental impacts of the implementation of Housing Element.

Positive Impacts

- Housing in the community will be conserved and maintained in a better overall condition through implementation of the Housing Element.
- Housing is expected to be more accessible and affordable to existing and future Concord residents through the implementation of the Housing Element.
- Private sector and public sector developers and decision-makers will be more informed regarding housing issues in the community. This improved information and understanding will result in decisions that will enhance rather than detract from, the general health safety and welfare of the population.

- Attention to the jobs/housing balance in the implementation of the Housing Element will assist in slowing or reversing the decreasing percentage of persons who both work and reside within the City of Concord. Improvement in the jobs/housing balance will bring environmental benefits, including reduced traffic congestion, improved air quality, and fewer environmental impacts due to a reduced need for major transportation improvements.
- Population groups whose needs are not usually met by the market, including, but not limited to Very Low Income households, Low Income households, Moderate Income households, seniors, people with disabilities, first-time homebuyers, female-headed households, large families, and the homeless will receive improved housing opportunities through the implementation of the Housing Element.
- Environmentally sensitive lands, including large lots on hillsides and other areas and historic resources of the community will be enhanced through the implementation of the Housing Element.
- The City of Concord's commitment to Fair Housing policies will be reaffirmed and strengthened by the implementation of the Housing Element.
- The City of Concord's system of land use controls will be made whole and defensible through the adoption of a Housing Element that is updated in accordance with State law. The Housing Element is internally consistent and is consistent with other General Plan Elements

Adverse Impacts

- The implementation of the Housing Element is not expected to significantly affect Aesthetics; Agricultural Resources; Air Quality; Biological Resources; Cultural Resources; Geology/Soils; Hazards & Hazardous Materials; Hydrology/Water Quality; Land Use/Planning; Mineral Resources; Noise; Utilities/Service Systems; or any Mandatory Findings of Significance.
- Implementation of the Housing Element is expected to have a less than significant effect on Population/Housing; Public Services; Recreation; and Transportation/Traffic. The Housing Element facilitates development but does not approve development. The effects are within the scope of and are adequately analyzed in the General Plan Environmental Impact Report (EIR). The General Plan Goals, Objectives and Policies address and mitigate these impacts to less than significant levels.
- The General Plan is meant to be a tool to logically and carefully manage future growth and is implicitly a growth related plan. However, it does not induce additional residential growth beyond that projected by the Association of Bay Area Governments (ABAG).
- In accordance with state law the current ABAG Regional Housing Needs Determination requires that Concord must plan to accommodate the construction of a minimum of 2,319 housing units during the period of January 1, 1999 to July

31, 2006. This is to accommodate a projected average population increase of 1.2% in Concord.

- An inventory of undeveloped and underutilized land indicates there is adequate land available within the City of Concord boundaries to absorb this demand. Therefore, population and housing increases projected will have a less than significant impact.

E. Conclusion

The implementation of the Housing Element of the General Plan will not have a significant effect on the environment. On the basis of the Initial Environmental Impact Analysis, it is found that the project could not have a significant effect on the environment, and a Negative Declaration has been prepared. Where applicable, individual improvement projects will undergo environmental review during the project design phase.

I. Community Workshop #1 Summary Report

SUMMARY of COMMUNITY WORKSHOP # 1

June 28, 2001

Overview

The first Community Workshop for the City of Concord Housing Element Update was held on Thursday, June 28, 2001, from 7:00 pm to 9:30 pm at the Centre Concord (5298 Clayton Road). The workshop was attended by approximately 30 people.

Workshop Materials

A 'Workshop Guide' was provided in both English and Spanish. It included the workshop agenda, Housing Element Questions and Answers, an overview of the Housing Element Update process, Questions and Answers regarding Workforce Housing,' and a graphic illustrating the Income Limits for Contra Costa County.

A second handout was provided with the Discussion Questions and Comment Sheets.

Agenda

The agenda for the workshop included:

- I. Welcome to the Workshop
- II. Orientation
- III. Small Group Discussions: *Key Issues*
- IV. Small Group Discussions: *A Vision for Housing*
- V. Small Group Reports
- VI. Large Group Brainstorm: *Initial Strategy Ideas*
- VII. Next Steps

Orientation

Phillip Woods, Principal Planner for the City of Concord and Project Manager for the Housing Element Update, welcomed participants and introduced members of the City's staff at the workshop. He then introduced David Driskell of Baird+Driskell Community Planning, the City's consultant for the Housing Element Update and Clara Sisney, Engineering Permit Technician with the City, who provided the Spanish language translation for the orientation presentation.

David then gave an introduction to the Housing Element Update, emphasizing the range of housing issues and household types that would need to be addressed, and the importance of placing 'housing issues' within the larger context of the community's development and quality of life. He then provided an overview of the agenda, explaining that the main goal of the workshop was to provide an opportunity for small group discussions to identify and discuss the most pressing housing issues in Concord and to develop a vision for housing in Concord in the year 2020. Small groups would then share the results of their discussions, and give input regarding specific actions and

strategies that might be incorporated in the Housing Element to respond to the identified issues and achieve the vision. He then gave a brief overview of State Housing Element law, an explanation of why the element must be updated, and an explanation of the term 'workforce housing.'

Participants were then divided into three groups for the 'small group discussions.' Each group had City and consultant staff to assist with facilitation, recording and translation.

Small Group Discussions: Key Issues

The first question presented for discussion in the small groups was:

What do you think are the most pressing housing issues we need to address in Concord, now and in the future?

Responses to this question are summarized below. The order of the list does not represent any prioritization.

Rental Housing Needs / Increasing Rents

- Rents have increased significantly in recent years.
- Rents have been increased without reason.
- Rent control is needed.
- Need boarding houses for young renters.

Poor Housing Conditions

- Apartments are rundown and in disrepair.
- City inspectors too lax in enforcing code standards and requiring repairs. City is sheltering property owners.
- Vacant, boarded homes owned by absentee landlords are a problem.

Need for Rehabilitation and Related Issues

- Better preservation of multi-family housing is needed through rehabilitation of deteriorated units.
- People need to be allowed to stay in their apartments during remodeling. Under current practices, people are being displaced.
- Rents are raised when routine repairs are done and renters can't afford it.

Poor Landlord/Tenant Relations

- Landlords retaliate if tenants complain.
- It is too easy to evict tenants. Written guidelines are needed and a longer period of notification (more than 30 days).
- Discrimination is an issue, with immigrants screened more harshly than non-immigrants. Immigrant renters are required to present immigration documents and social security numbers in addition to proof of income and credit. Focus should be on determining their ability to pay rent. Landlords should not be acting as immigration officers.

Lack of Affordable/Workforce Housing

- Conversion of affordable housing to market rates or to other uses is reducing the supply of affordable units.
- Need Section 8 affordable units for all.
- Gentrification is encroaching on affordable housing.
- Housing prices have risen dramatically in the last 5 years – almost doubled.
- Market has tightened in last few years, causing prices to increase.
- People make less than the minimum incomes indicated in the study (i.e., - \$12-\$15k/yr)
- Single/minimum wage earning people cannot afford housing.
- Need more low income housing than what state has allocated.
- Need affordable market rate housing.
- People are moving out of the city to find housing they can afford.
- There is more medium income housing, but more low income families.
- More Habitat for Humanity projects are needed.
- Need more housing for service and education workers.
- Key theme: We need more housing!
- Need housing for single people on very minimum level of income, such as SSI and minimum wage. Studio Apartments would satisfy need. My friends at this level of income have to sleep on somebody's couch or be homeless.

Regulations and Development Requirements

- Section 8 rules do not allow siblings of different sexes to share bedrooms. Families are forced into larger units that they either cannot afford or cannot find. Cultural expectation of parent/child sleeping arrangements has similar affect.
- Zoning prevents putting churches near shopping.
- High developer fees impact the cost of housing development and raises home prices and rents.
- Financial incentives are needed to encourage developers to build low income housing.
- Permit fees are excessive, making it hard for developers.

Housing Location

- Housing is not close to amenities (such as shopping, groceries, religious services, etc.).
- Housing areas should be better served by public transportation, with convenient access to parks, schools, etc.
- Housing that is not close to shopping, jobs, and public transit requires that people own cars too, increasing their living costs.

Land Utilization / Opportunity Sites

- Vacant sites are needed for developing new housing.
- Need to increase allowed densities and open space. Encourage consolidated/clustered housing designs and create a transportation hub.

- Need more mixed use areas, where housing is within walking distance of shopping, jobs, etc.

Development Impacts

- Concerned that new high-end development will elevate property prices and rents.
- More commercial development will lead to more traffic.
- Commercial development is overtaking housing.

First-time Homebuyers

- There is a lack of small 'starter homes' for first-time homebuyers.
- First-time ownership is becoming increasingly difficult. People have to pay so much for rent that they cannot save for a downpayment.

Senior Housing

- There is a shortage of senior housing, especially affordable senior housing.
- Demand for senior housing is increasing because of aging population.
- There is a waiting list of 10,000 people for low-income senior housing. People must wait 3 to 5 years.
- Market-rate housing is unaffordable to many seniors, especially those on fixed incomes.

Housing for People with Special Needs

- Need housing for people with disabilities and special needs.

Housing for Large Families

- There is a shortage of family-size units (3 to 4 bedrooms).
- Most apartments are not large enough to accommodate the number of residents. Many families are larger than 7 people.
- Need affordable housing that is designed for large families, with more bedrooms as well as kitchens and bathrooms that are designed to withstand high level of use.
- Family housing should be designed with open space and play areas for children.
- There is discrimination against large families.

Community Sentiment

- 'Not in my back yard' (NIMBY) attitudes make it difficult to build housing, especially affordable housing. Need to develop 'Yes in My Back Yard' attitudes.

Small Group Discussions: A Vision for Housing

Participants were then asked to put themselves twenty years into the future, at a point where 'the vision we created in the year 2000 for housing in Concord has come true. We achieved our dream.' Each small group then described what it is like in Concord in the year 2020, responding to the following questions:

What is the heart and essence of Concord's social and physical character? Who lives here?

What types and choices of housing are available and what do they look like? Where is housing located? How do the types and choices of housing enhance our community?

Looking back from today (year 2020) and what has occurred over the past 20 years, what are you most proud of?

Responses to these questions are summarized below (not in any priority order):

Diversity---A City for Everyone

- A mix of ages, backgrounds and income levels.
- Multi-cultural.
- Many elderly and handicapped.
- A city for everyone!
- The same diverse population that lived here in 2001.

More Housing, with Greater Variety

- Boarding houses.
- Live-work units.
- Non-traditional housing that addresses the needs of single people.
- High rises like Heritage and Plaza Tower for seniors and others near transportation hubs and walking distance to neighborhood shopping .
- More low income and very low income housing.
- More diverse housing options, i.e. for single people, large families.
- Housing that accommodate the needs of all families – cultural differences, family size, recreation needs, etc.
- Group housing with shared facilities.
- People will be able to work and live here.
- Housing for all ages—seniors, young families, young singles, etc.
- For single people, affordable studio apartments within walking distance and stores and employers.

Mixed Use Development

- Housing within walking distance of retail shops.
- Retail with houses on top.
- Mixed use areas and increased pedestrian opportunities.
- We have more mixed use structures, with commercial on bottom, housing on top.

More Housing Choices for Seniors

- Plenty of senior housing.
- Good senior housing that is single story with smaller unit sizes; accessible (elevators); close to transportation, shopping and community facilities; and well-designed (e.g., higher electrical outlets, more lighting, etc.).
- A wide range of senior living opportunities, including assisted living.

Affordable Housing for All Income Levels

- Rent control keeps rents at reasonable levels.
- People are able to afford a single family home.
- Affordable housing for very low income families and individuals.
- Low income housing is dispersed throughout the city, not concentrated in pockets.
- Low income housing is well designed and integrated.
- Housing that is affordable to very, very low income (i.e., folks earning less than the 'very low income' limits of \$25,000 per year).
- People are able to work here and live here too.

High Quality, Well Maintained Housing

- Our housing is something we take pride in.
- Housing is community-oriented, with places for neighbors to interact.
- Construction quality is high and units are properly maintained.
- Landlords make timely repairs.
- There is no substandard housing or overpopulated units.
- Low income housing gives residents dignity. There is proper sanitation and physical structures appear to be on par with higher income housing.
- Deteriorated housing is improved and affordable housing is preserved, providing for all income levels.

Homeownership Is Attainable

- Greater assistance is provided for first-time homebuyers, with down payment assistance and other aid programs that are realistic and based on local housing costs.
- Affordable rental units give people a chance to save for ownership.
- Homeownership is attainable for young people.
- People can afford to buy a single-family home.

There Is No More Housing Discrimination; Everyone Is Treated Fairly

- City provides support for people who need help finding housing (e.g., for non-English speakers who might face housing discrimination or need help filling out paperwork).
- Mediation is available for landlord/tenant disputes.
- Education and information is available for landlords regarding fair housing laws and maintenance requirements.
- Mediation assistance is available for tenant evictions.

A High Quality of Life and Great Place to Live

- The weather is still wonderful....
- There is access to open space and community gardens and waterways and nature areas have been restored.
- It is easy to walk around, with friendly neighborhoods.
- The city is cosmopolitan, with strong healthy neighborhoods.
- There is no more graffiti and no more drug abuse.

- The city is pedestrian-friendly, with the integration of housing and shopping.

Housing Is Linked with Transportation

- New development is transit-oriented, especially on all major corridors and near shopping centers.
- Public transportation is extended to other areas, and weekend and evening service is provided.

City Services Are High Quality and Equally Accessible to Everyone

- There are quality city services – schools, recreation, etc.
- There is equality in recreational services between low income areas and other areas.
- Schools have been equalized in terms of facilities, numbers of students, test scores, etc.
- There is better supervision of landlords.

Monument Corridor Area Is Beautiful and Well-Served

- The Monument Boulevard entrance to the city is beautiful.
- Full range of services is available in the Monument Corridor area.
- Health clinics are located in neighborhoods such as the Monument Corridor area.
- A community center in the Monument Corridor area serves children, seniors, etc. and provides a place for the community to come together.

We Have a Strong Sense of Community that Is Inclusive of Everyone

- We are an undivided community.
- We are more accepting of low income housing, and change in general.
- There is no discrimination.

We are Well Planned

- More high density development has created more open space. We have built up, not out.
- We have dispersed low income housing throughout the city, with all housing well-served by public transportation.
- We plan for and manage growth's impacts when building new homes.

Small Group Reports

A representative from each small group then gave a brief report from their small group discussion, highlighting some of the key ideas that emerged from the discussion. Those ideas are incorporated in the preceding notes for each segment of the small group discussions.

Large Group Brainstorming: Initial Strategy Ideas

In the last segment of the workshop, participants were asked to identify specific strategies that they felt the City should pursue in order to respond to key issues they had identified and to achieve the vision they had defined in their small group

discussions. Specifically, participants were asked to consider and respond to the following two prompt questions:

What are some of the key strategies we should emphasize to realize our vision for housing in Concord?

Are there existing policies, practices or specific developments that have been successful that we can build upon or try to replicate?

Responses to these questions are summarized below:

Financial Incentives

- Provide financial incentives to encourage denser/multiple use housing (i.e., density bonuses for providing certain percent of units as affordable to lower income households; reduced fees for low income housing; etc.).
- Provide financial incentives for landlords to help improve current rental housing.

Community Participation

- Keep using the strategy you're using already: listen to the input and needs of the community.
- Keep focusing on the community needs and reach out to minorities and diversity.

Mixed Use Development

- Encourage mixed use such as stores and studio apartments on the same property.
- Build more combination retail/residence units.
- Encourage mixed-use development in the downtown area and near BART.

Senior Housing

- Encourage more senior housing for low or fixed income seniors.

Rental Housing

- Establish rent controls.
- Make property owners responsible for maintaining property. Stop protecting them from violations. Ensure affordable rents and competent managers for apartment complexes.

Financial Assistance

- Advocate a State bond issue to provide down payment and rental deposit assistance, plus incentives for building affordable housing.
- Provide better loans for first time buyers.

Long-Term Management

- Encourage non-profits to manage low income housing.

Deeper Levels of Affordability

- Focus on providing affordable housing for very, very low income people.

Housing Design and Construction Quality

- Build housing that responds to the needs of different cultures. Use different materials in the bathroom, kitchens, and floors in general.

Inspection Program

- Re-examine the multi-family inspection program.
- Reform the inspections and inspectors from the City so that landlords are not favored over tenants.

Model Projects

- Taylor Center at 1900 Monument Boulevard has mixed use, with back of lot built with studio apartments and the front with stores and two one-bedroom units.
- Habitat for Humanity affordable housing on Ellis Street. Also, Pleasant Hill complex of businesses and residential units.

Workshop Evaluation

At the end of the workshop, participants were asked to identify things they liked about the workshop and things they did not like that could be improved at subsequent workshops.

What did you like about the workshop?

- Being able to provide input early in the process
- Small group discussions
- Well organized—nice job.

What did you not like about the workshop?

- Not enough people attending, especially Spanish speaking
- Not enough representation from other ethnic groups such as Filipino, Asian, East Indian, etc.
- Lack of transportation / difficult to get there
- Need better noticing / use multiple media outlets
- Location is too far from where many people live (not central)

Next Steps and Close

The workshop closed with a review of the next steps in the process, and request for those in attendance to help publicize and encourage participation in the next Community Workshop on the Housing Element Update, to be held Thursday, July 19 at 7:00 p.m. at the Centre Concord. In response to the issues raised regarding the workshop location, efforts will be made to provide transportation to the workshop site, to broaden the outreach, and to provide childcare service during the workshop.

Workshop Graphic

The following page has a reduced version of the wall graphic that was developed during the small group reports and the large group brainstorming session. It serves as a 'group memory' of the key points raised during the workshop.

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

Appendix J

SUMMARY of COMMUNITY WORKSHOP #2

July 19, 2001

Overview

The second Community Workshop for the City of Concord Housing Element Update was held on Thursday, July 19, 2001, from 7:00 p.m. to 9:30 p.m. at the Centre Concord (5298 Clayton Road). The workshop was attended by approximately 90 people.

Workshop Materials

A 'Workshop Guide' was provided in both English and Spanish. It included the workshop agenda, a process graphic, and a three-page summary of the background information collected through the Housing Element process.

A second three-page handout of 'Key Issue Worksheets' (in 11x17 format) provided an overview of potential strategies for consideration in the update effort in response to key issues.

Agenda

The agenda for the workshop included:

- I. Welcome to the Workshop
- II. Orientation
- III. Key Issues and Strategy Alternatives
- IV. Priority Strategies
- V. Next Steps

Orientation

Deborah Raines, Planning Manager for the City of Concord, welcomed participants and introduced members of the City's staff at the workshop. She then introduced David Driskell of Baird+Driskell Community Planning, the City's consultant for the Housing Element Update and presenter/facilitator for the workshop session.

David then gave an overview of the results from the first Community Workshop held on June 28, 2001, in which participants identified and discussed key issues, developed a 'vision for housing' in Concord, and 'brainstormed' ideas for strategies that the City could pursue to respond to key issues and achieve the vision they had described. He then gave an overview of the background data regarding Concord's population and employment, household characteristics, and housing needs, as well as a summary of the City's 'housing achievements' over the past ten years. As the last part of the orientation presentation, he gave an overview of recent developments in other Bay Area communities that reflect some of the strategy ideas being discussed in Concord (such as higher density developments, infill, second units and mixed use). A copy of the Powerpoint presentation is included as an attachment with this report. He ended the

orientation by showing a ten-minute video titled 'A Tour of Bay Area Housing' prepared by the Northern California Nonprofit Housing Association.

Comments received during the orientation session follow, with responses to comments in italics where applicable.

- We need a regional approach to housing development.
- Why are there so many 'Above Moderate' units in the City's "fair share" breakdown. *Fair share numbers are given on a regional level and are based on 1990 income distributions. The numbers are a minimum. Need to show that Concord can meet the fair share. Concord also needs to meet local needs, not just ABAG numbers.*
- I am in very low-income bracket, but don't qualify for programs. *The City's achievements in the past ten years have been many, but we know there are many more people who cannot find affordable housing and the services they need. The Housing Element Update is exploring strategies for serving more people.*
- Does Concord have an idea of the incentives needed for developers to build the kind of housing included in examples? *Yes, though each is different. The strategies listed in the 'Key Issues Worksheets' draw upon the ideas from other communities.*
- Is there a disincentive to not meeting the "Fair Share" numbers? *Yes, primarily as the result of court actions against jurisdictions that do not have a 'certified' housing element, and those disincentives may be increasing due to pending legislation. Concord current element has been 'certified,' and we expect the updated element to be certified as well.*
- How do we get more commercial/schools development near housing? *This is not addressed specifically in the housing element but is addressed in other elements of the General Plan.*
- City should try to attract and promote housing development the same way it does office and commercial development, with tax incentives and other programs. *City has working relationships with a variety of residential developers, including nonprofit housing developers. The City already provides a number of financial assistance programs for development of lower income housing, and is considering others in this update process.*
- What kind of planning is going on for schools? *School district looks at General Plan and Housing Element for their own planning process.*
- How realistic are these policies? If the City Council knows about these needs, why do we need policies? *General Plan is required by law to establish local policies regarding land use and development. The purpose of the workshop and public hearings is to develop a set of policies that is realistic and responsive to Concord's needs.*

Key Issues and Potential Strategies

The remainder of the workshop session focused on the review and discussion of potential strategies listed in the 'Key Issue Worksheets.' These provided a list of potential strategies and an opportunity for participants to evaluate and comment on them as well as suggest additional strategies for consideration. Participants were reminded that the list is not comprehensive in terms of everything that will be included in the Housing Element (or is currently included in the Housing Element), but rather represents strategy ideas in response to the key issues.

Following is a summary of comments received, in both the workshop discussion and in written comments.

Strategy Area 'A' – Increased Densities

- Quality of life considerations should be critical to affordable housing approval.
- We need high quality, well designed affordable housing in order to maintain our quality of life.
- Density needs to be done in context of "livable communities." Shouldn't cram as many housing units as possible with as little open space as possible.
- Need to enforce good design in all developments. *City has design guidelines and design review process that all development goes through.*
- Make sure we have and use good design guidelines.
- Not close enough review of design guidelines in housing review process.
- Apply increased densities to planned district zoning.
- Look at up-zoning sites.
- Establish minimum density requirements.
- Provide smaller housing units throughout the City.
- Make it easier to rezone properties to increase density.
- Consider rezoning larger lot properties to get more density.
- Do not restrict increased densities just to infill.
- Does the City have plans for certain areas to be high density? *City is looking at potential sites- those that are underutilized. Information on this will be available in draft housing element.*
- Mixed income development is important.
- The type of houses that are at Hidden Creek on Clayton Road are a good compromise between the single family house and an apartment.
- Increasing densities is a great idea but is not practical. There are too many NIMBYs. Historically Concord citizens have opposed even zonings that have been in place for decades.
- What about property rights? How can you change zoning when people purchased under old laws?
- Agree with all three strategies listed.
- I think a lynchpin in this process would be more high density development, provided that it meets quality of life issues. This seems to be a method that works for most parties. Developers can develop cheaper, rents and mortgages

are lower, property tax base increases for the city due to more property and/or units sold.

Strategy Area 'B' – Inclusionary Requirements

- In Strategy B2, change “Explore” to “Require” or “Establish” commercial contributions for housing.
- Require inclusionary housing so that at least 20 percent of total number of units are affordable and are provided on-site, mixed within market-rate units.
- Require inclusionary for both rental and ownership housing.
- Require commercial developments in the city to pay an affordable housing impact fee.
- Staff should make sure in lieu fee is high enough to pay for affordable housing units not just a token to become a disincentive to building.
- Will large developers of high end be included in this plan? Will this fly?
- Increase of housing/apartment units (even market rate units) helps the lower end housing. Those that afford expensive units rent those new units and stop competing for older apartments.
- Inclusionary zoning is a good idea.
- Yes—agree with all of the inclusionary strategies.

Strategy Area 'C' – Second Units

- Take a proactive role to encourage second units in developed areas.
- Provide incentives for people to build second units; reduce parking requirements.
- Reduce development fees for second units.
- Can zoning exceptions be made for a family to split their lot so another family house or unit can be developed?
- Properly built second units would be advantageous. Why should illegal, non-permit units owners be rewarded for their violations of codes when legitimate owners have complied with regulations, paid for permits and lost income by waiting for process?
- Second units should be included as a strategy.
- A real problem (re: parking issues can be difficult to address).

Strategy Area 'D' – Procedural Issues

- Assure long-term affordability of units. Expand term of restricted affordability on units.
- Waive fees and provide incentives to developers of affordable housing.
- Look at ways to entice developers to build housing we want.
- Work with for-profit and non-profit developers. Non-profit developers are unfortunately a limited pool, shouldn't be only point of focus.
- Reduce existing cost of housing so that it is more affordable.
- Look at eligibility requirements for first-time homebuyers and other housing programs, to make sure that they're meeting needs.
- Establish community land trust for affordable housing.

- Very logical (re: fee reductions or waivers can make it easier to achieve affordability.)
- Fee reductions should be included as a strategy.
- Provide incentives and reduce fees and development standards to provide an easy way to provide affordable housing.

Strategy Area 'E' – Rehabilitation Activities

- Regarding E3: Concentrate on sweat-equity and ownership opportunities.
- The tenants should also be responsible for maintaining units to the extent that they keep their units clean, etc.
- Improving neighborhood quality (for instance in North Concord) should include necessary services, like grocery stores, drug stores, etc.
- Maintain some integrity in design for what is left of old Concord.
- Provide low interest loans and/or pay on sale loans to senior and/or low-income homeowners for major improvements or quality of life improvements (example from Woodburn, Oregon).
- As a member of Ellis Lake Neighborhood Association our organization has supported inspection to provide a minimum standard of health and safety. The same principles used for multi-unit housing should also be helpful for all housing. However, administration should be on a complaint basis for 1-3 units to be able to zero in on problems.
- Agree with all of the strategies listed.

Strategy Area 'F' – Rent Monitoring, Stabilization and/or Assistance

- In areas that are affordable, there shouldn't be market rate housing being built. Need to provide for people who are already living there.
- Bad idea. Discourages building new units.
- Rent controls do not work very well.
- If you were to calculate the rent increases over a ten-year period you will find that rents in Concord have increased at about four to five percent per year. For example from 1990 to 1996 rent didn't increase at all in fact they decreased in some instances. But in the last three years rents increased very rapidly in large part to make up for all the years with no increases. I agree with the negative evaluation of this section. I cannot point to one example of rent control that has improved or increased the rental stock in an area where rent control has been instituted. On contrast if rent control is even suspected, developers and investors will not build or buy in that area. If you look at areas where development has kept pace with demand you'll find rent increases that are in line with the cost of living. The rate of inflation does not reflect the increases in PG&E, sewer charges, etc. we have experienced this year. Controls would currently (in our complex) take maintenance funds to pay PG&E (we pay all utility bills). Not funding maintenance is not a solution. Also, as an economist by training if as many renters currently think profits are really big (my cash flow goes to funding maintenance) then new units will be built and competition will keep rents in line. In my many years of experience I've seen many cycles and this season of rent increases is about over. The Silicon Valley area is already

in decline in rents. As a part owner and manager of multi-unit complex in Concord I understand the inclination of renters to want rent caps. However, I recently have experienced the highest increases in costs since buying this property in 1980. No one complained when rents went down in 1990-95 and unfortunately rents have skyrocketed lately. I wrote our residents it really hurt me to give these increases – I understand their dilemma but our costs need to be passed on. We cannot pretend they don't exist.

- Rent control is counter to rehab activities listed above. Build more apartments! What about property rights?
- F1- ok, F2 and F3 not ok. F2 bad idea – rent control will not solve anything and never has.

Strategy Area 'G' – Mixed Use Development

- Should be explored.

Strategy Area 'H' – Infill and Re-use Opportunities

- Regarding H1: City doesn't necessarily need to encourage development, but to create policies and guidelines that developers need to adhere to.
- Make it clear what and where we want things to happen.
- Develop an inventory of infill and other opportunity sites.
- Yes do this. Who does Monument Shopping Center belong to? Is it in Concord?
- Redevelopment of area around BART, Pacific and Atlantic Street areas. Require mixed use (low and high density) and affordability in all new developments. Make part of General Plan.
- Support the strategies listed.

Miscellaneous Comments

- If the planning commission didn't think Navlet's was good for an affordable element why are they pressuring or listening to pressure for an affordable development one year later? Political?
- It seems they're only focused upon low/assisted income.
- New investors such as myself are paying top dollar with no credit for upgrades. We must maintain moderate rents to make a minimum return.
- Public needs to be better informed of developments (planned, in progress, etc.) that are happening in the city. A small legal notice is not sufficient. Work with *Concord Transcript* to develop a page solely dedicated to the status of all developments throughout city. Possibly include the minutes from City Council and other meetings.
- What about the land parcel on Clayton Road (owned by PG&E) that has been vacant for over 20 years?
- Concord needs a better proposal for historic neighborhoods, expand zoning areas.
- Change zoning in the Ayers Ranch area. Make fees or permit costs lower.

Other Strategies

- Focus more on ownership opportunities.
- Link all development to the things we value about our quality of life.
- Develop standards of “quality of life,” focusing on diverse population, seniors and young families, so that people growing up here can stay here.
- Make sure projects are well designed. Promote idea of “livable communities.”
- Make sure we consider ways to enhance quality of life.
- Involve future residents of development in design process, especially for special needs groups.
- Encourage lease-to-own programs to allow would-be homeowners to build up equity.
- Potential strategies do not include any mention of exploring the financial aspects of making homes more affordable from the loan point of view. Perhaps there could be some discussion to explore how a private non-profit could be formed to be a community-based S&L dedicated to making more affordable loans available to Concord residents trying to buy low to moderate housing in Concord. It's a wonderful life!

Next Steps and Close

The workshop closed with a review of the next steps in the process, and an invitation for those in attendance to come to the Joint Planning Commission and City Council Study Session on Tuesday, July 24, at 5:00 pm in the City Council Chambers. Participants were also encouraged to submit any additional comments in writing, and to participate in the public hearings this Fall.

K. City Council Resolution No. 03-4823.1

1. Resolution No. 03-4823.1 is hereby adopted by the
Negative Declaration and Approval for Housing
Element Update. The attached map is hereby

Adopted by Council

WHEREAS, the State's Uniform Government Code Section 53091, which requires that all
general law and charter cities in California have a general plan consisting of comprehensive
housing, energy, land use, circulation, and other policies, and which requires that the general plan be
updated every five years, and

WHEREAS, the Housing Element was last updated in 1994, and is now being updated in
accordance with the State's Uniform Government Code Section 53091, and

WHEREAS, the last time the City of Concord updated its Housing Element was in
1994, and

WHEREAS, the City of Concord adopted the Housing Element on January 3, 1994, and

WHEREAS, the Housing Element was last updated in 1994, and is now being updated in
accordance with the State's Uniform Government Code Section 53091, and

WHEREAS, the City of Concord adopted the Housing Element on January 3, 1994, and
in March 15, 1994, the City of Concord adopted the Housing Element on March 15, 1994, and

WHEREAS, the City of Concord adopted the Housing Element on March 15, 1994, and

WHEREAS, the City of Concord adopted the Housing Element on March 15, 1994, and

BEFORE THE CITY COUNCIL OF THE CITY OF CONCORD
COUNTY OF CONTRA COSTA, STATE OF CALIFORNIA

**A Resolution Approving an Addendum to the
Negative Declaration and Adopting the Housing
Element General Plan Amendment (GP 02-002)**

Resolution No. 03-4823.1

WHEREAS, the State of California Government Code Section 65000, et seq., requires that all general law and charter cities in California must have a general plan consisting of seven mandatory elements, namely land use, circulation, conservation, open space, noise, safety, and housing; and

WHEREAS, the Housing Element must be revised and updated at least every five (5) years as initiated by the State of California (Government Code Section 65588 (b)); and

WHEREAS, the last time the State of California initiated a Housing Element Update was in 1990; and

WHEREAS, the prior Housing Element was adopted October 30, 1990, and amended on January 5, 1993; and

WHEREAS, at the time of adoption the 1990 Housing Element was reviewed by the California State Department of Housing and Community Development and found in compliance with State law requirements; and

WHEREAS, the State of California initiated the Regional Housing Needs Determination process, and on March 15, 2001, the Association of Bay Area Governments certified all Bay Area Governments Area jurisdictions' projected housing needs; and

WHEREAS, in May 2001, the City of Concord initiated the Housing Element Update process to amend the City's General Plan, consistent with State law requirements; and

WHEREAS, the development, conservation, and rehabilitation of housing for households of all income levels residing within the City of Concord will be enhanced through the adoption of the Housing Element Update; and

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1 **WHEREAS**, Government Code Section 65583(c)(6)(B) requires that local governments make
2 a diligent effort to achieve public participation of all economic segments of the community by
3 establishing a process to include representatives of all interest groups in the development of the Draft
4 Housing Element; and

5 **WHEREAS**, on June 28, 2001, the first community workshop was held in which members of
6 the community and representatives of interest groups participated; and

7 **WHEREAS**, on July 19, 2001, the second community workshop was held in which members
8 of the community and representatives of interest groups participated; and

9 **WHEREAS**, on July 24, 2001, a public joint study session with the City Council and the
10 Planning Commission was held in which members of the community and representatives of interest
11 groups participated; and

12 **WHEREAS**, on October 10, 2001, the City of Concord Planning Division prepared and
13 provided a Notice of Intent to Adopt a Negative Declaration to the public and the Contra Costa
14 County Clerk; and

15 **WHEREAS**, from October 17, 2001, to November 6, 2001, the Negative Declaration and
16 Initial Environmental Impact Analysis were provided for public review pursuant to Section 15073 of
17 the California Environmental Quality Act (CEQA) of 1970; and

18 **WHEREAS**, the Planning Commission, after giving all public notices required by State law
19 and the Concord Municipal Code, held a public hearing on November 7, 2001, on the Negative
20 Declaration and Housing Element Update, and based upon all pertinent documents and public
21 testimony, recommended adoption of the Negative Declaration of Environmental Impact for the
22 Housing Element of the General Plan of the City of Concord as the appropriate environmental
23 document pursuant to Section 15070 - 15075 of the California Environmental Quality Act (CEQA) of
24 1970, and recommended adoption of the Housing Element Update to the City Council; and

25 **WHEREAS**, on November 13, 2001, the City Council, based upon all oral and written
26 testimony, considered and adopted the Negative Declaration of Environmental Impact and the
27 Housing Element Update of the General Plan of the City of Concord; and

28 //

1 **WHEREAS**, on November 21, 2001, the City submitted the Draft Housing Element to the
2 California State Department of Housing and Community Development for their review; and

3 **WHEREAS**, on December 14, 2001, the State Department of Housing and Community
4 Development determined that the Draft Housing Element did not address all of the statutory
5 requirements and therefore did not comply with State Housing Element law; and

6 **WHEREAS**, on February 4, 2002, the City of Concord responded to the State Department of
7 Housing and Community Development with a revised Housing Element that incorporated revised
8 goals, policies, quantified objectives, and new implementing programs to address the statutory
9 requirements; and

10 **WHEREAS**, on April 5, 2002, the State Department of Housing and Community
11 Development determined that although some of the revisions to the Housing Element made progress
12 toward compliance with State law, the Housing Element did not demonstrate adequate sites with
13 appropriate zoning and development standards to accommodate the Regional Housing Needs
14 Determination nor did it provide adequate program commitments to facilitate the development of
15 these sites; and

16 **WHEREAS**, on July 30, 2002, the City of Concord responded to the State Department of
17 Housing and Community Development with additional revisions to the Housing Element that
18 addressed the State requirement for adequate sites that included a new land inventory, new and revised
19 implementing programs; and

20 **WHEREAS**, on September 30, 2002, the State Department of Housing and Community
21 Development determined that the revised Housing Element addressed the statutory requirements and
22 would be in compliance with State law when all of the revisions are incorporated, adopted and a final
23 copy submitted to the State Department of Housing and Community Development; and

24 **WHEREAS**, the City has prepared revisions to the Housing Element for consideration by the
25 Planning Commission and the City Council; and

26 //

27 //

28 //

1 **WHEREAS**, the Planning Commission, after proper public notification as required by State
2 law and the Concord Municipal Code, held a public hearing on November 6, 2002, on the Housing
3 Element General Plan Amendment at which time all pertinent documents, facts, data, exhibits, reports,
4 and public testimony were received and considered by the Commission. The Planning Commission
5 considered the analysis presented to them as prepared by City staff and determined that it is proper to
6 recommend to the City Council the Addendum to the Negative Declaration of Environmental Impact
7 as the appropriate environmental document and adoption of the Housing Element General Plan
8 Amendment; and

9 **WHEREAS**, on November 26, 2002, the City Council continued the public hearing on the
10 Housing Element General Plan Amendment to January 14, 2003; and

11 **WHEREAS**, after giving all notice required by State and local law, the City Council held a
12 public hearing on January 14, 2003, and received oral and written testimony, concerning the
13 Addendum to the Negative Declaration of Environmental Impact and the General Plan Amendment to
14 update the Housing Element of the City of Concord.

15 **NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF CONCORD DOES**
16 **RESOLVE AS FOLLOWS:**

17 **Section 1.** An Addendum to the Adopted Negative Declaration is the appropriate
18 environmental document and it has been completed in compliance with the California Environmental
19 Quality Act (CEQA) of 1970 and the State Guidelines for the implementation of CEQA.

20 **Section 2.** The Housing Element Update is consistent with the goals, policies, and objectives
21 of the General Plan and with the other elements of the General Plan.

22 **Section 3.** The Housing Element Amendment is hereby revised by the removal of two sites
23 from the Key Housing Opportunity Sites land inventory: Site No. 6, Estates Shopping Center at 2150
24 Solano Way and Site No. 11, Elks Lodge at 3994 Willow Pass Road.

25 **Section 4.** The Housing Element Update contains, as required by California State Government
26 Code Section 65583, the following:

- 27 a) An assessment of housing needs and an inventory of resources and constraints
28 relevant to meeting these needs.

- b) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.
- c) A program that sets forth a five-year schedule of actions to implement the policies and achieve the goals and objectives.
- d) Identification of adequate sites with appropriate zoning densities and infrastructure to meet the community's need for housing.
- e) The removal of governmental constraints to housing development where appropriate and legally possible.

Section 5. The Housing Element, as adopted on October 30, 1990, and amended on January 5, 1993, is hereby repealed.

Section 6. The Addendum to the Negative Declaration and the Housing Element General Plan Amendment, as revised, are hereby adopted.

Section 7. This resolution shall become effective immediately upon its passage and adoption.

PASSED AND ADOPTED by the City Council of the City of Concord on January 14, 2003, by the following vote:

AYES: Councilmembers - H. Allen, S. Bonilla, L. Hoffmeister, B. McManigal, M. Peterson

NOES: Councilmembers - None

ABSTAIN: Councilmembers - None

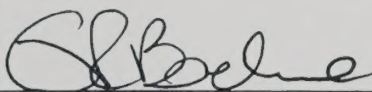
ABSENT: Councilmembers - None

I HEREBY CERTIFY that the foregoing Resolution No. 03-4823.1 was duly and regularly adopted at a regular joint meeting of the City Council and the Redevelopment Agency of the City of Concord on January 14, 2003.

Mary Rae Lehman
City Clerk

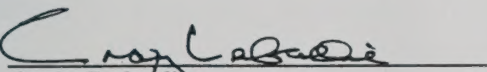
APPROVED AS TO FORM:

By



Elaine R. Boehme, CMC
Deputy City Clerk

I certify that this is a true copy of
a document on file in this office.


Craig Labadie
City Attorney

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development

1800 Third Street, Suite 430
P. O. Box 952053
Sacramento, CA 94252-2053
(916) 323-3177 / FAX (916) 327-2643
www.hcd.ca.gov



March 7, 2003

Mr. Edward James, City Manager
City of Concord
City Hall
1950 Parkside Drive
Concord, California 94519

Dear Mr. James:

RE: Review of Concord's Adopted Housing Element

Thank you for submitting Concord's housing element adopted January 14, 2003 and received for our review January 27, 2003. As you know, the Department of Housing and Community Development (Department) is required to review adopted housing elements and report our findings to the locality pursuant to Government Code Section 65585(h).

On September 30, 2002 the Department found Concord's revised draft housing element met the statutory requirements of State housing element law (Article 10.6 of the Government Code). As the adopted element is substantively the same as the draft, we are pleased to find the City's adopted element in compliance with State housing element law. As you know, our finding of compliance is conditioned on the City's successful implementation of Program 1.1a to rezone 26 acres at densities up to 24 units per acre. The City should use the annual general plan progress report required by Government Code Section 65400 to monitor and report on the status of this program. If Program 1.1a is not implemented by the date specified in the element, the element would no longer identify adequate sites and would require amendment to identify alternate sites. The City's annual report is due to be completed and submitted to this Department by October of each year. In addition, the City should monitor development of higher density sites in the Key Housing Opportunity Sites (KHOS) and should identify alternative sites or additional incentives should these sites be developed for nonresidential uses or at lower densities.

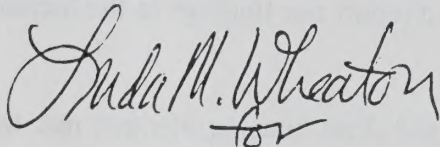
We applaud Concord's commitment to meet the community and region's housing needs through a variety of innovative strategies promoting infill development. Particularly, we commend the City for enhancing and strengthening the element's programs and actions to encourage the development of affordable multifamily housing, including Program 1.4d to establish minimum densities, Program 1.4e to promote mixed-use development, Program 1.4f to facilitate mixed-income housing, Program 1.4g to facilitate multifamily infill development, Program 1.4h to streamline the planned development process, and Program 1.4i to establish provisions for providing parking.

In addition, your staff, specifically Mr. Phillip Woods, should also be commended for his hard work and dedication during the course of our review. We wish you much success in implementing the City's housing and land-use programs and look forward to following the City's annual progress and achievements, through the annual general plan progress reports required pursuant to Government Code Section 65400. If we can provide any additional assistance, please contact Paul Mc Dougall, of our staff, at (916) 322-7995.

Also, we are pleased to report, as a result of the passage of Proposition 46, a historic increase in funds available, on a competitive basis, through the Department to assist in addressing housing and community development needs. Information on these programs, including Notices of Funding Availability (NOFA), will be posted on the Department's website. For program information and funding availability, please consult our homepage at www.hcd.ca.gov.

In accordance with their requests pursuant to the Public Records Act, we are forwarding a copy of this letter to the individuals listed below.

Sincerely,



Cathy E. Creswell
Deputy Director

cc: Phillip Woods, City Senior Planner
David Driskell, Baird and Driskell
Deborah Raines, City Planning Manager
Shannon Dodge, NPH
Oliba Cardona, Contra Costa Interfaith Sponsoring Committee
Marcus O'Connell, Concord Citizen
Mark Stivers, Senate Committee on Housing & Community Development
Suzanne Ambrose, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Kimberley Dellinger, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
John Douglas, AICP, Civic Solutions
Deanna Kitamura, Western Center on Law and Poverty
S. Lynn Martinez, Western Center on Law and Poverty
Alexander Abbe, Law Firm of Richards, Watson & Gershon
Ruben Duran, Law Firm of Neufield, Jaffe & Levin
Ilene J. Jacobs, California Rural Legal Assistance, Inc.

M. Acknowledgements

David Booher, California Housing Council
Sue Hestor, Attorney at Law
Paul Campos, Home Builders Assoc. of Northern California
Eve Bach, Arc Ecology
William Litt, Bay Area Legal Aid
Allison Brooks, Livable Communities Initiative
Charlie Carson, Home Builders Association – Northern Division
Monique K. Doryland, Bay Area Legal Services
Martin R. Engelmann, P.E., Contra Costa Transportation Authority

City Board of Directors

Kevin Quinn, Mayor
Gene Sykes, Vice Mayor
Glen Jensen
Bill Jennings
Mark Lombardi

City Staff

Edward James, City Manager
Leslie DeSoto, Assistant City Manager
Jim Farthing, Director of Planning and Economic Development
Cecilia Kanya, Planning Manager
Hilary Wilson, Planning Planner
David Panya, Director of Building and Construction Services
Helen Bell, Technical Development and Inspection Manager
Kara Peltier, Chief Building Officer
Tom Huxia, Community Development Manager
David Wilson, Planning Manager
Mary Ann Ferguson, Planning Program Analyst
Helen Wilson, Planning Program Analyst
David Griffin, Technical Development and Inspection Specialist
Craig Lohmeier, Planning Analyst
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Tom Shure, Assistant Planner
Nicole Meyer, Planning Planner
Alan Peltier, Assistant Planner
Celia Chirba, Planning Planner
Liz Huxia, Assistant Building Services
Grant Sykes, Assistant Chief of Staff

Committees

Board of Directors, Committee on Housing, David Lohmeier, Chair

M. Acknowledgements

City Council

Mark Peterson, Mayor
Helen Allen, Vice Mayor
Susan Bonilla
Laura Hoffmeister
Bill McManigal
Mike Pastrick (former)

Planning Commission

Kevin Costa, Chair
Gene Sylls, Vice Chair
Guy Bjerke
Bill Brumley
Mark Cornelius

City Staff

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Lydia DuBorg, Assistant City Manager
Jim Forsberg, Director of Planning and Economic Development
Deborah Raines, Planning Manager
Phillip Woods, Principal Planner
Hamid Pouya, Director of Building and Neighborhood Services
Helen Bean, Economic Development/Redevelopment Manager
Vance Phillips, Chief Building Official
Teri House, Community Services Manager
Brooke Littman, Housing Manager
Mary Rose Parkman, Housing Program Analyst
Betsy Wilson, Housing Program Analyst
David Griffith, Economic Development/Redevelopment Specialist
Craig Labadie, City Attorney
Mark Boehme, Assistant City Attorney
Tina Shurilla, Assistant Planner
Nicole Moore, Assistant Planner
Alan Parkman, Associate Planner
Carla Chenault, Assistant Planner
Liz Heredia, Administrative Secretary
Grant Spilman, Administrative Clerk III

Consultant

Baird + Driskell Community Planning, David Driskell, Principal

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